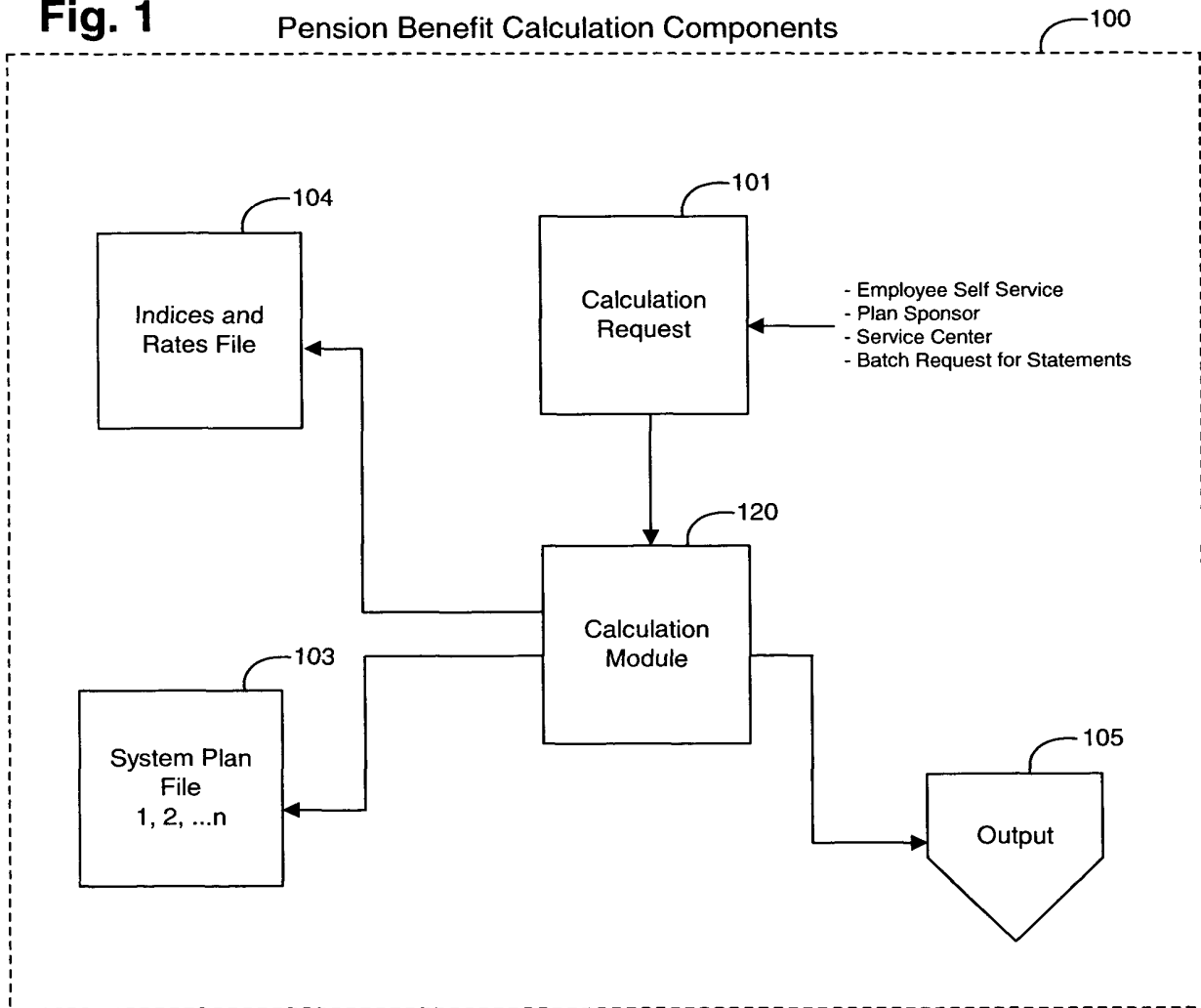


Fig. 1

Pension Benefit Calculation Components



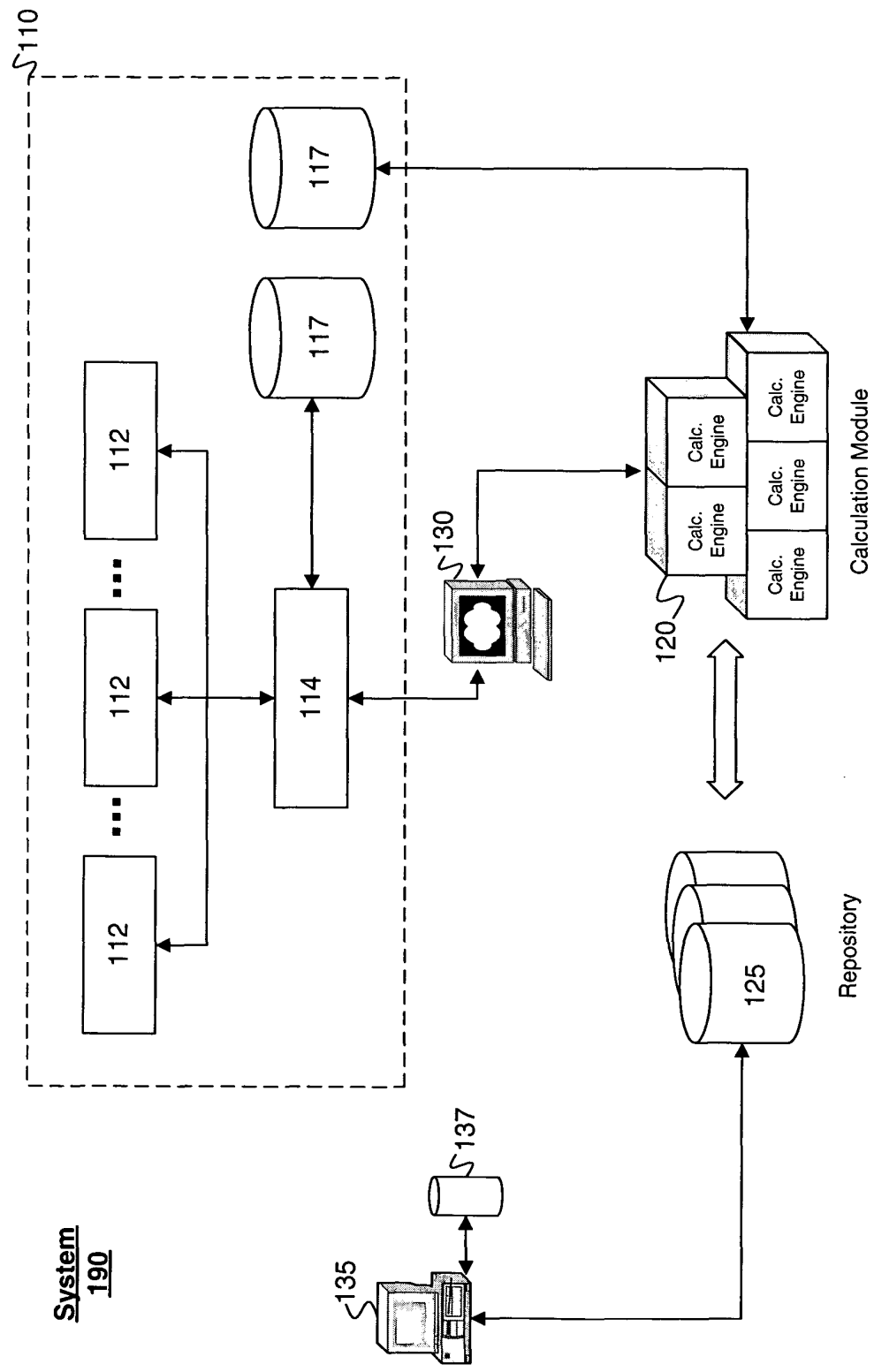
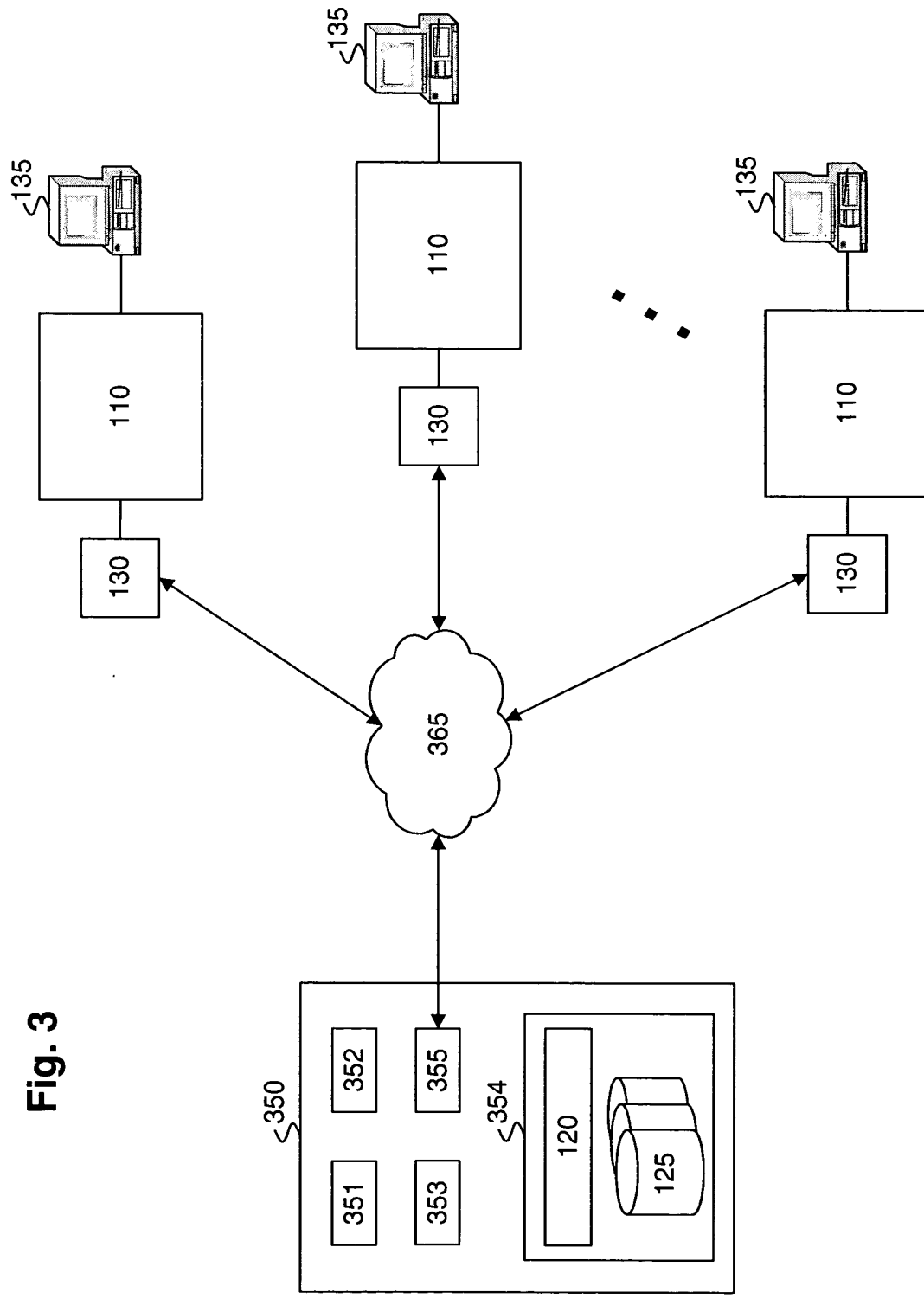


Fig. 2

Fig. 3



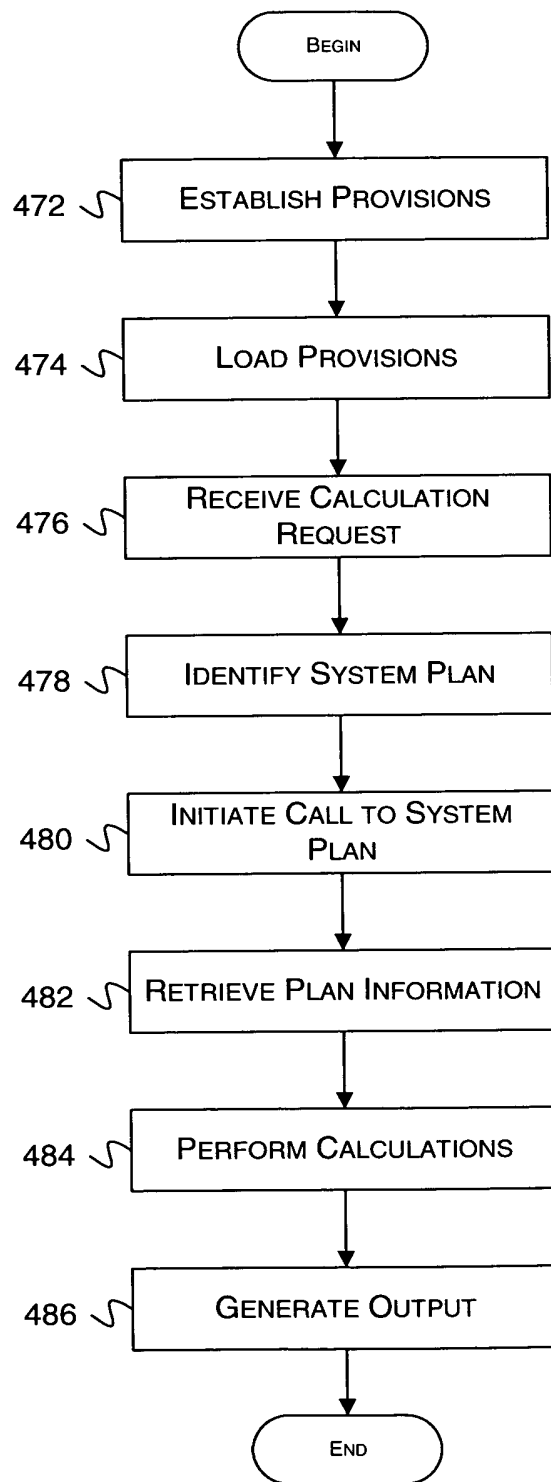


Fig. 4

Fig. 5

Defined Benefit Calculation Engine

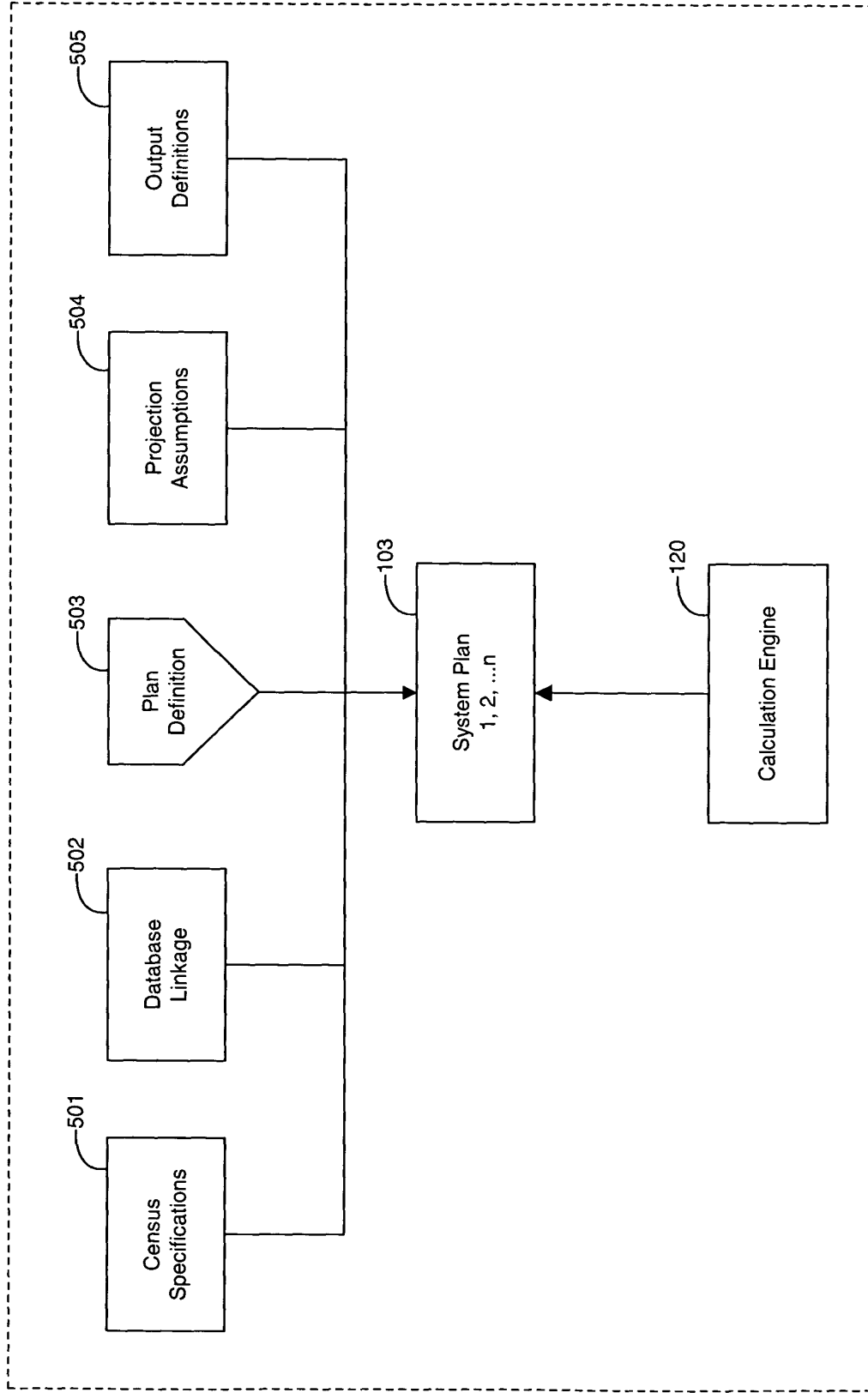
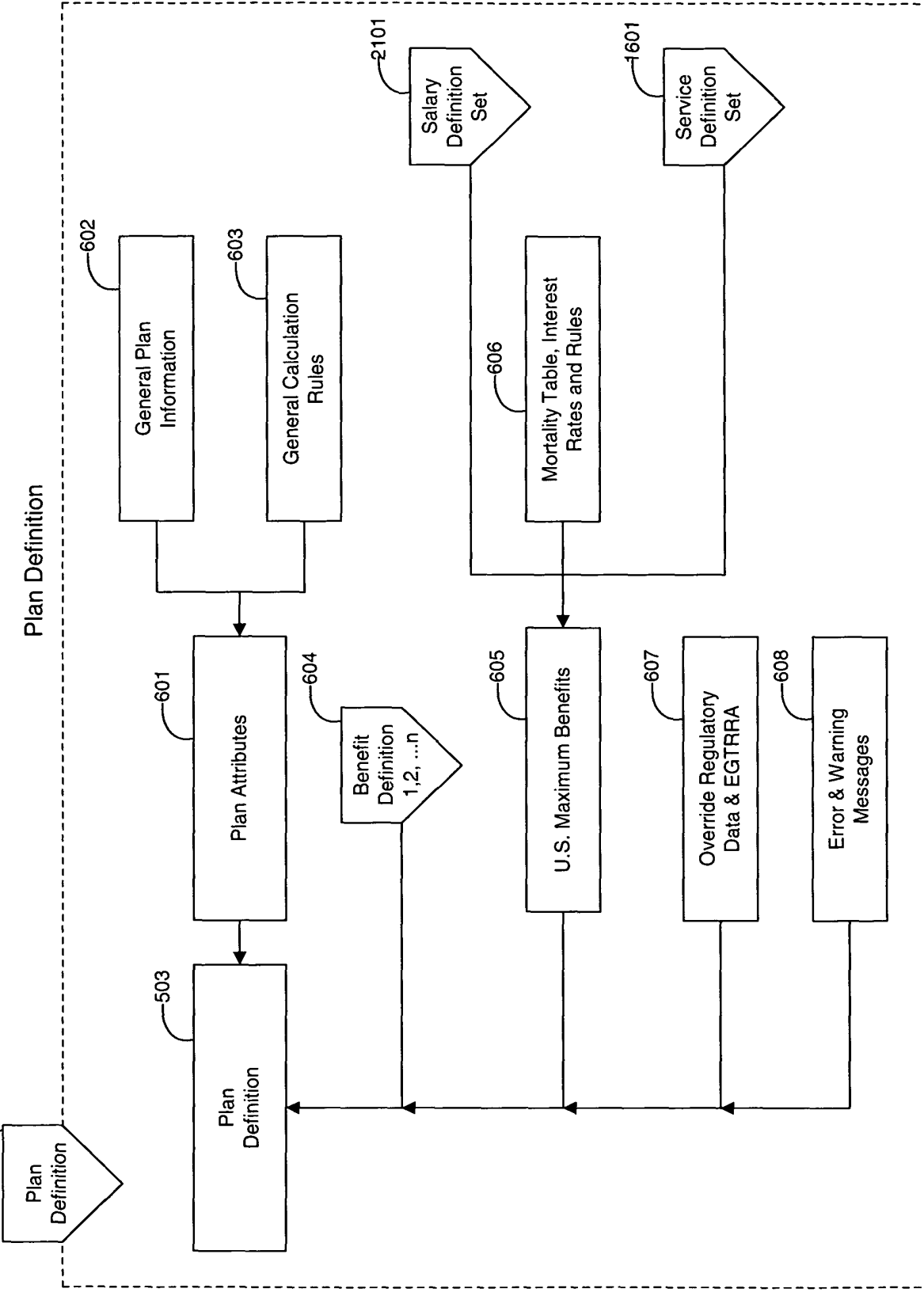


Fig. 6—503



Sample XML Output File

```
<CALC_RSLT>
  <HEADER>
    <RUN_ID>123</RUN_ID>
    <CALC_TYPE>1</CALC_TYPE>
  </HEADER>
  <RESULTS>
    <SSN>123456789</SSN>
    <MEMBER>
      ***
      <NRD>2030-09-01</NRD>
      <DOP>1984-07-02</DOP>
      <BENEFICIARY_TYPE>0</BENEFICIARY_TYPE>
      <DOT>
        <TERM>2001-12-31</TERM>
        <BEN_SVC>17.417</BEN_SVC>
        <VST_SVC>17</VST_SVC>
        <ACD>
          <CMNCMT_DT>2002-08-01</CMNCMT_DT>
          <AGE_AT_ACD>62</AGE_AT_ACD>
          <FOA>
            <FOA_CODE>YL</FOA_CODE>
            <YRS_CERTAIN>10</YRS_CERTAIN>
            <FOA_PCT>0</FOA_PCT>
            <FOA_AMT>3376.08</FOA_AMT>
          </FOA>
        </ACD>
      </DOT>
    </MEMBER>
  </RESULTS>
</CALC_RSLT>
```

Fig. 7

Fig. 8

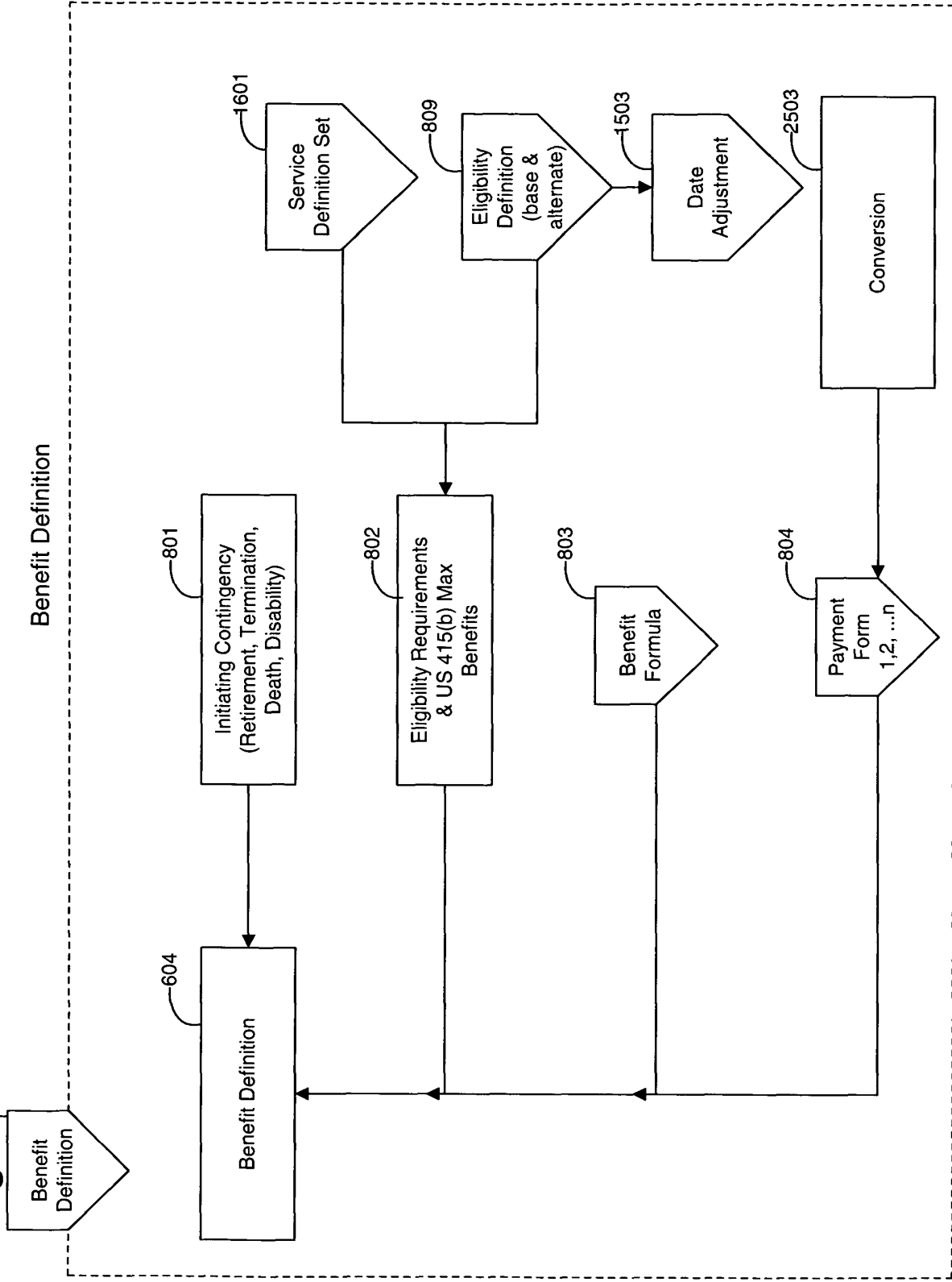


Table 1 - Expression Language

Arithmetic Operators (a is the left argument, b is the right)

+, -, *, /

Add, subtract, multiply, divide

a ** b

Raise a to the b power

#ABS b

Absolute value of b

#CEILING b

Rounds b up to next integer

a #DIV b

a divided by b; 0 if b is 0

#EXP b

Raise e (2.718281828...) to the b power

#FLOOR b

Round b down to next integer

#INT b

Truncate the fractional part of b

#LN b

Natural log of b

Fig. 9A

a #LOG b

Base-a log of b

a #MAX b

Maximum of a and b

a #MIN b

Minimum of a and b

a #MOD b

Remainder of b/a (modulo)

a #ROUND b

Rounds b to the decimal place specified by a. If a is omitted b is rounded to the nearest integer:

Examples:

#ROUND 123.456 is 123

2 #ROUND 123.456 is 123.46

-1 #ROUND 123.456 is 120

#SIGN b

-1 if b is negative, 1 if b is positive, 0 if b is 0

a #ZMINUS b

a minus b, not less than 0

Fig. 9B

Date Arithmetic

12/31/1992

Example of a date constant (December 31, 1992)

3y2m15d

Example of a duration (3 years, 2 months, 15 days)

#BEGMTH b

This operator returns the date of the first day of the month in which date b falls.

a #DATEMINUS b

Subtracts duration b from date a.

Example:

To determine approximate date of hire from service at 1/1/95:

1/1/95 #DATEMINUS (1y * Svc95)

a #DATEPLUS b

Adds duration b to date a.

Example:

If normal retirement date is defined as age 65:

DOB #DATEPLUS 65y

a #MONTHDIF b

Difference between dates a and b, in decimal months

a #YEARDIF b

Difference between dates a and b, in decimal years.

Example:

To determine hire age from dates of birth and hire:

DOH #YEARDIF DOB

Fig. 9C

#DAY b

Extracts day from date b

#MONTH b

Extracts month from date b

#YEAR b

Extracts year from date b

#BEGMTH b

Date on the beginning of the month in which date b falls

#ENDMTH b

Date on the end of the month in which date b falls

#NEXTBEGMTH b

Date on the beginning of the month coincident with or next following date b

a #MONTHROUND b

Date b rounded up or down to the start of an a-month period

Periods:

12=annual, 6=semi-annual, 3=quarter, 1=month

Rounds up if $a > 0$; down if $a < 0$.

For example:

12 #MONTHROUND b rounds to the start of the next year;

-3 #MONTHROUND b rounds (down) to the start of the current quarter.

-1 #MONTHROUND b is #BEGMTH b.

Fig. 9D

#DAYOFWEEK b

#DAYOF WEEK b

This operator returns an integer for the day of the week for date b.

Returns: 1=Monday, 2=Tuesday, 3=Wednesday, 4=Thursday, 5=Friday, 6=Saturday, 7=Sunday

#DAYSINMTH b

The number of days in the month containing date b (recognizes leap years).

a #LSTBUSDAY b

The last business day of the period (specified by a) containing date b.

Periods:

1=calendar year, 2=plan year, 3=semi-calendar year, 4=semi-plan year, 5=calendar year quarter,

6=plan year quarter, and 7=month

#ENDMTH b

Date of the last day of the month in which date b falls.

#NEXTBEGMTH b

Date of the first day of the month coincident with or next following date b.

Fig. 9E

Relational Operators (return 1 for True, 0 for False)	
=, <, >	Equal to, less than, greater than
<>	Not equal
<=	Less than or equal
>=	Greater than or equal
a #IN b	<p>Evaluates if a is in the list of values b, returns 1 if a occurs in list b or 0 if it is not in list b.</p> <p>a = database field</p> <p>b= parenthesized list of values separated by commas, as in (10, 20, 30) or ('SMITH', 'JONES').</p> <p>Character values are patterns: 'SM*' and '*ERS' match values beginning with SM and ending with ERS.</p> <p>Case differences are ignored (ABC vs. abc).</p> <p>The values " and ' ' match blank.</p>
a #NOTIN b	<p>Evaluates if a is not in the list of values b, returns 1 if a is not in the list b or 0 if it occurs in list b.</p> <p>a = database field</p> <p>b= parenthesized list of values separated by commas, as in (10, 20, 30) or ('SMITH', 'JONES').</p> <p>Character values are patterns: 'SM*' and '*ERS' match values beginning with SM and ending with ERS.</p> <p>Case differences are ignored (ABC vs. abc).</p> <p>The values " and ' ' match blank.</p>

Fig. 9F

Logical Operators	
a #AND b	Returns 1 if both a and b are true
#NOT b	Returns 1 if b is 0, returns 0 if b is 1
a #OR b	Returns 1 if either or both of a or b are true
Miscellaneous	
:=	Assignment, Used to as in $T := A+B+C$, which assigns T the sum of A, B, and C
&	Statement separator. Used as in: $T:=A+B+C \quad \&$ $U:=T/(T+1) \quad \&$ $U*D$ The overall result of the expression is the last statement.
pattern	Used with #IN and #NOTIN. May be a simple name, as in 'JONES', or may include the wildcard (*) character, as in 'JO*', which matches any value beginning with 'JO'.

Fig. 9G

#MV

Missing value marker.

a #OVERRIDE b

Overrides the expression b with the value in the database field component a if a is not missing (i.e.≠#MV)

#SUBSET

A Selection expression that selects records chosen by the Subset Selection command. All of these operators may be used with database fields of the numeric, date, and coded type. To compare values of a character database field, however, you must use the #IN and #NOTIN operators.

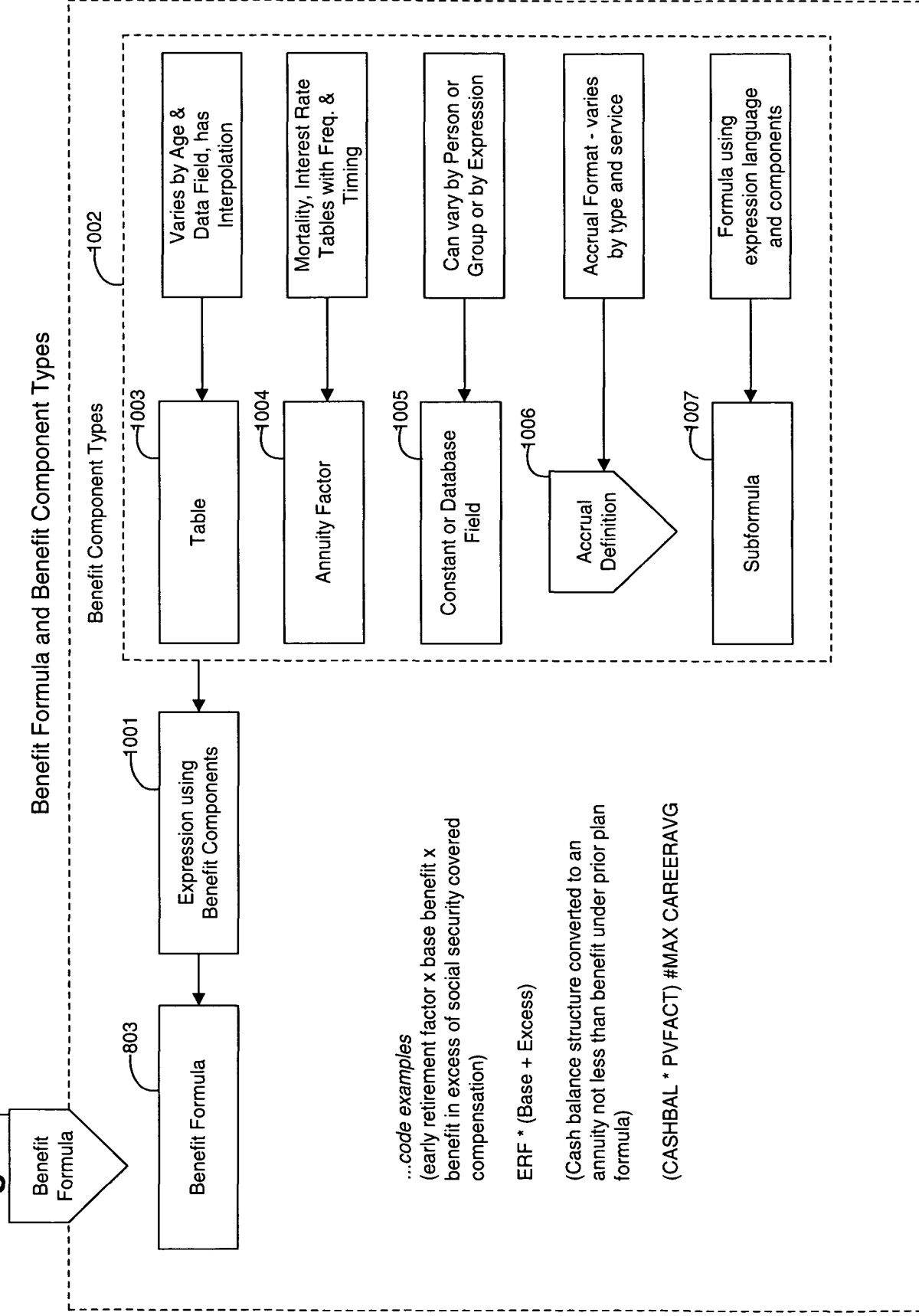
#THIS

Value of the item you are working with.

For example, in a date adjustment expression, #THIS represents the date you are adjusting. In a transformation expression #THIS represents the data field you are transforming.

Fig. 9H

Fig. 10—803



Accrual	Definition	Benefit	Formula	Component	Type
1
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90	

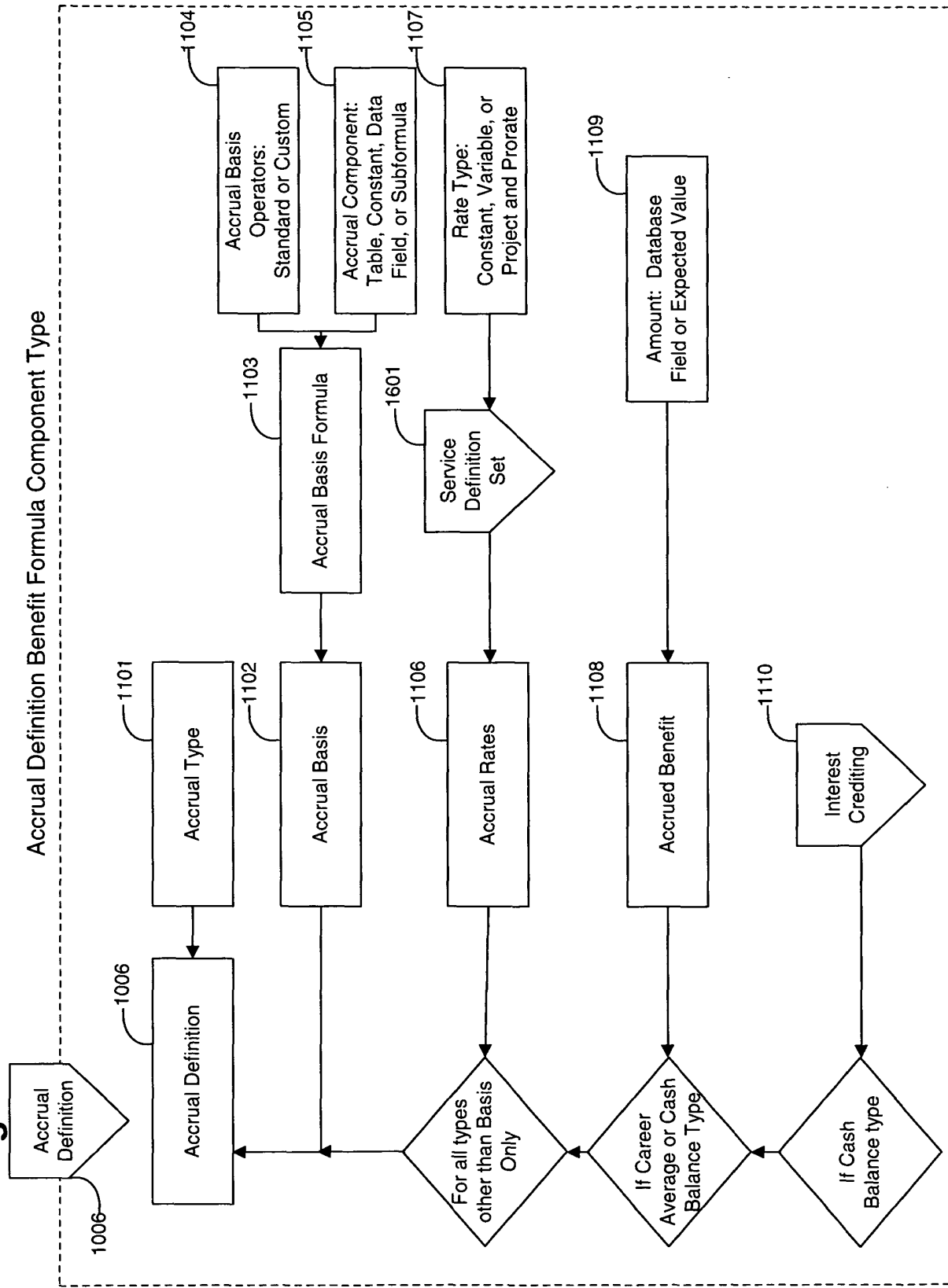


Table 2 – Accrual Basis Operators

#AVGWB n

This operator returns the n-year average of the United States Social Security wage base.

#CVCP

This operator returns the United States covered compensation, with projection.

n #FAS m

This operator returns the highest consecutive n year final average salary out of the last m years.

#MAXSAL

This operator returns the U.S. Internal Revenue Code Section 401(a) maximum salary for qualified plans.

#MAXBEN

This operator returns the U.S. Internal Revenue Code Section 415(b) maximum benefit deferred to Age.

#PIA

This operator returns the Social Security Primary Insurance Amount at the member's Social Security Normal Retirement Age. The assumption in the calculation is that the member will receive level salaries after decrement

#SALARY

This operator returns the member's salary, limited to the U.S. Internal Revenue Code Section 401(a) maximum salary.

#SERVICE

This operator returns a service adjusted accrual basis component. The service is the base service calculation defined in the Census Specifications.

#SSWB

This operator returns the United States Social Security taxable wage base

Fig. 12

Fig. 13

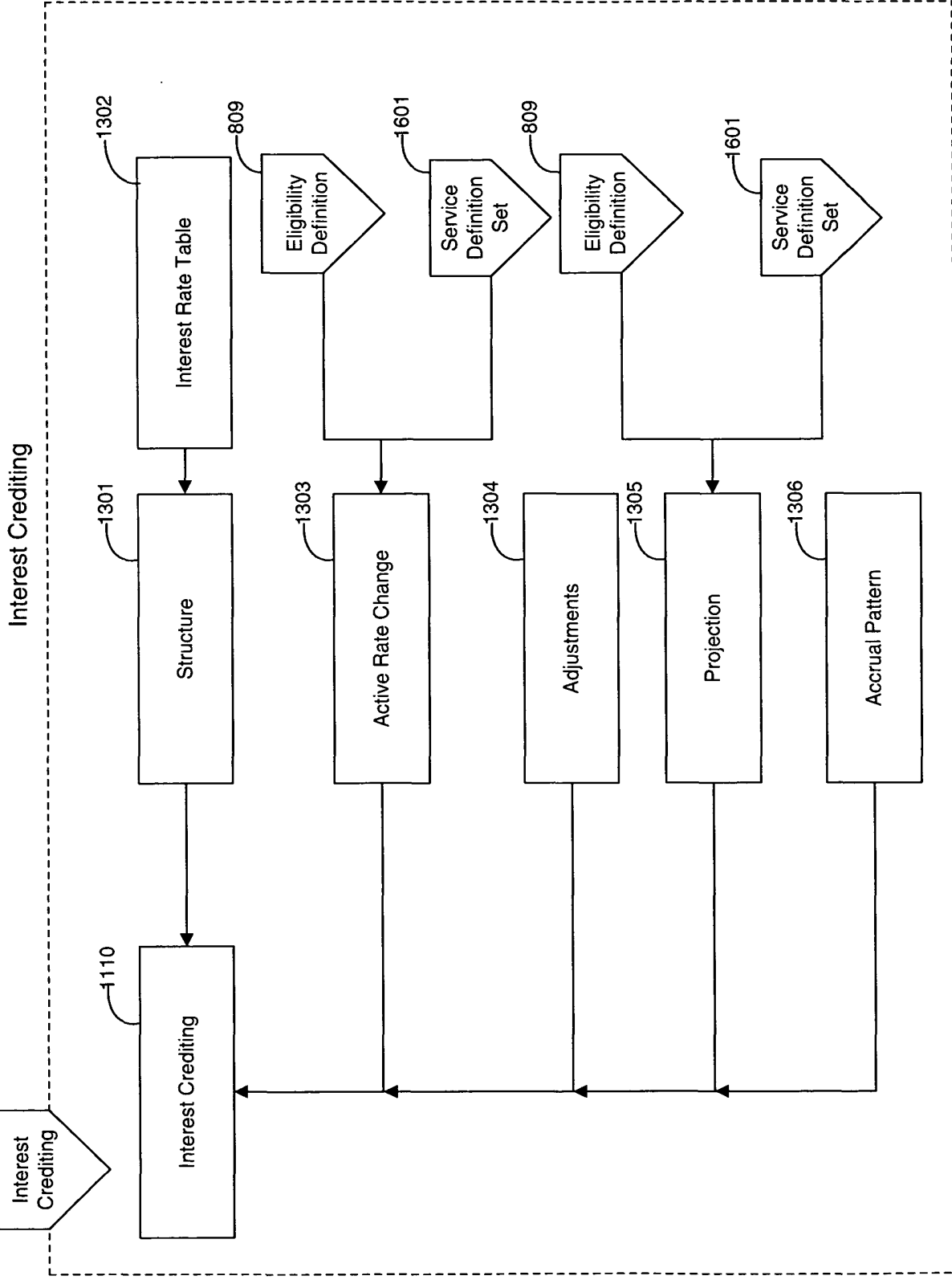


Fig. 14

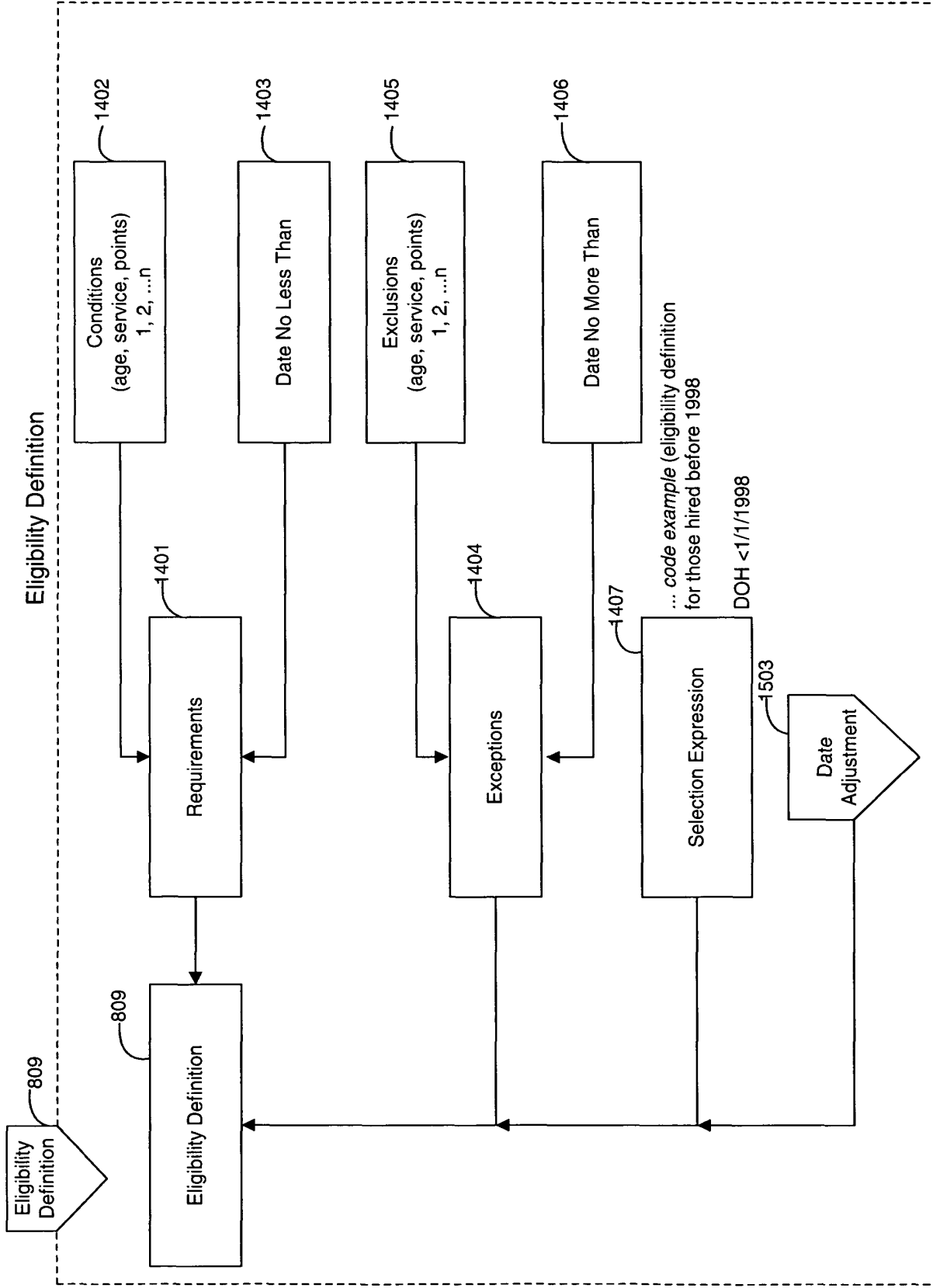


Fig. 15

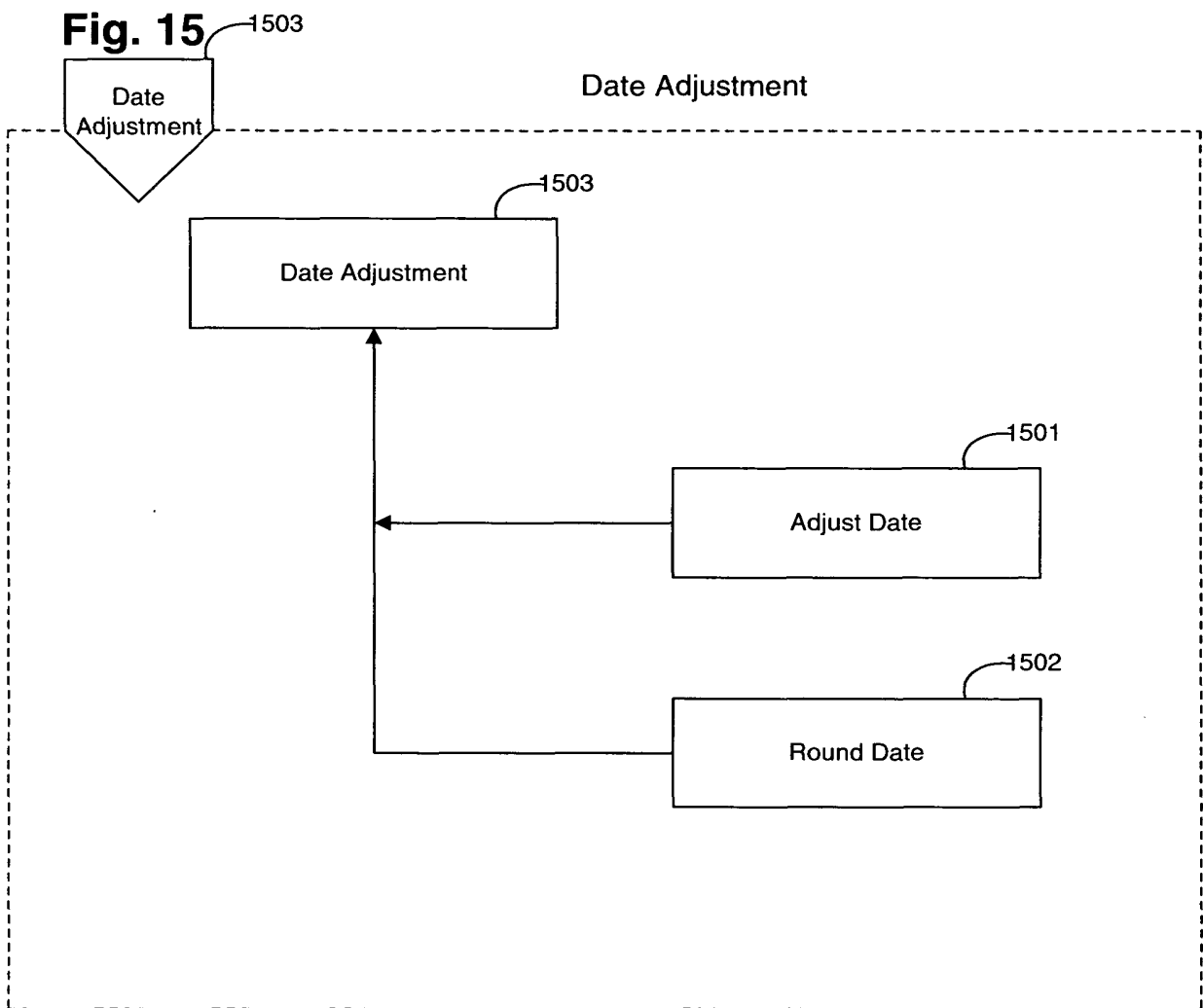


Fig. 16

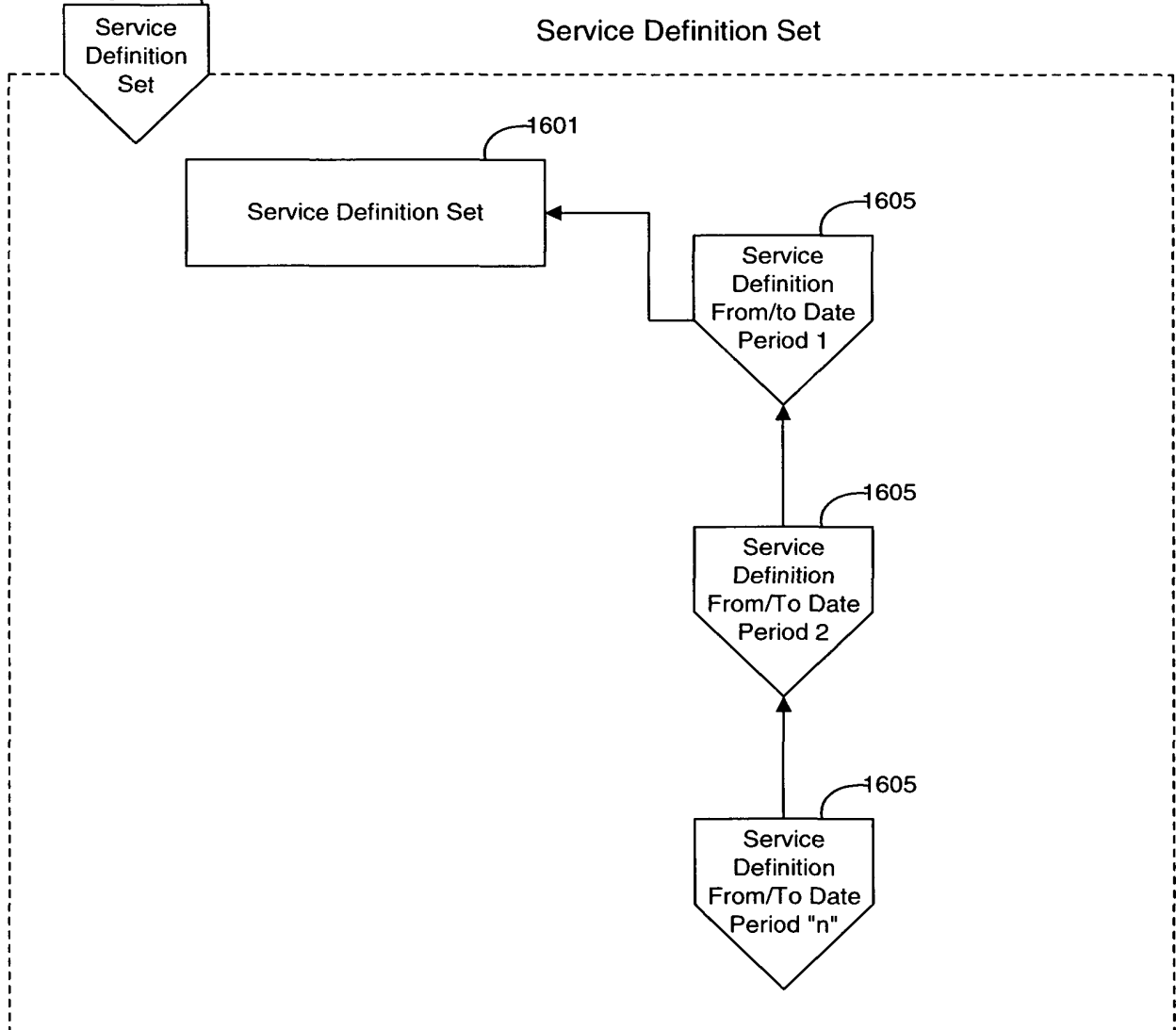


Fig. 17

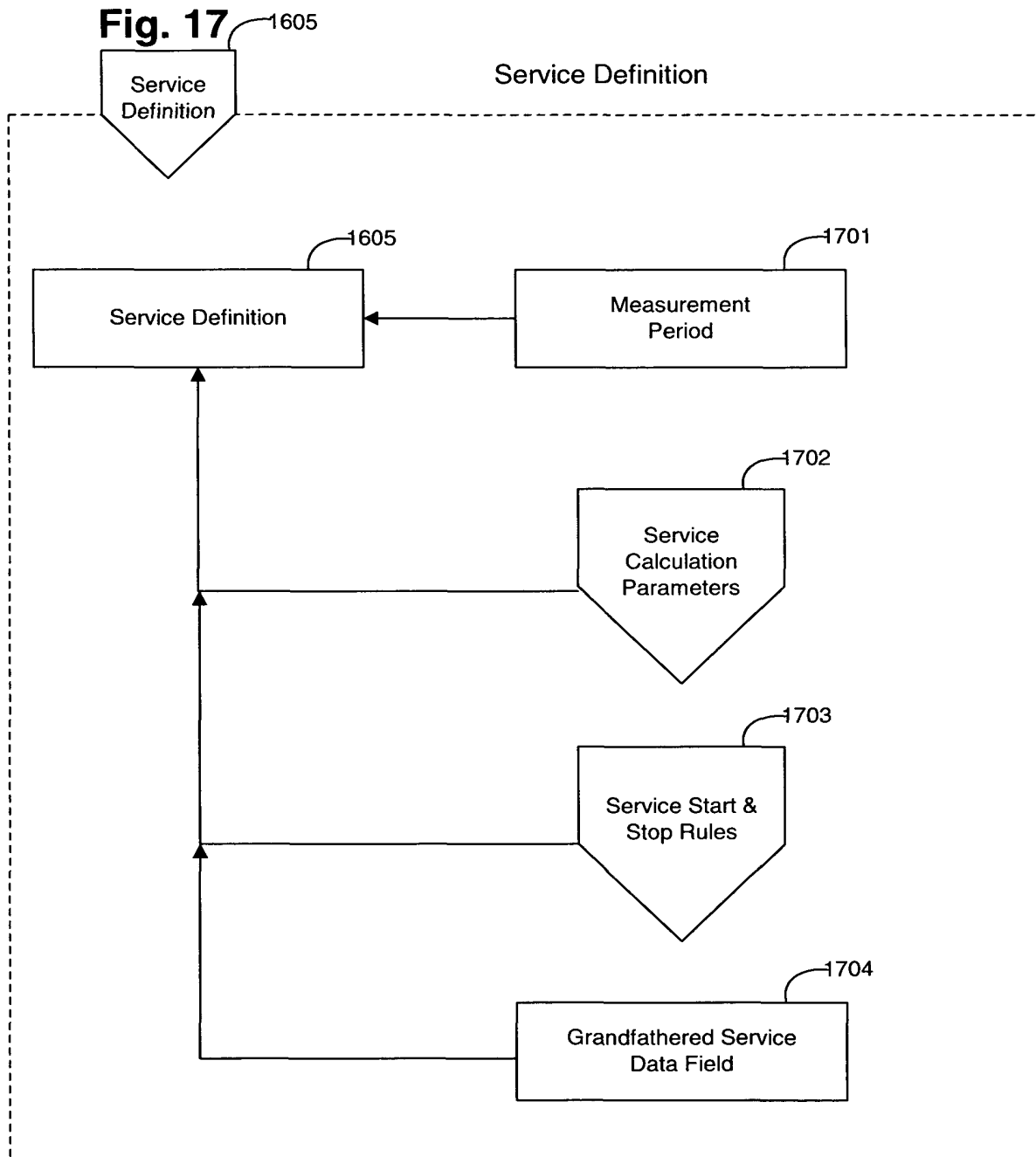
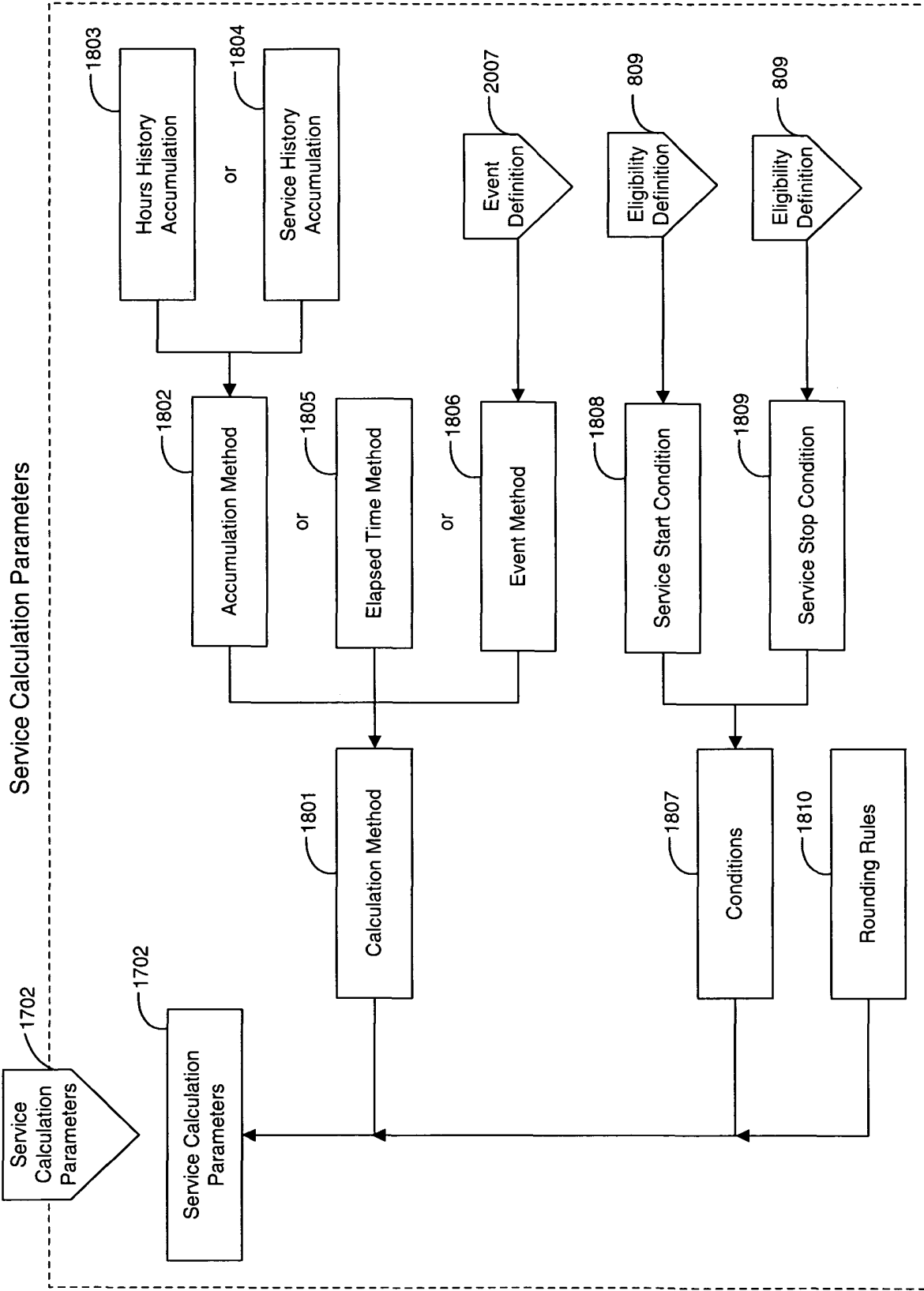


Fig. 18



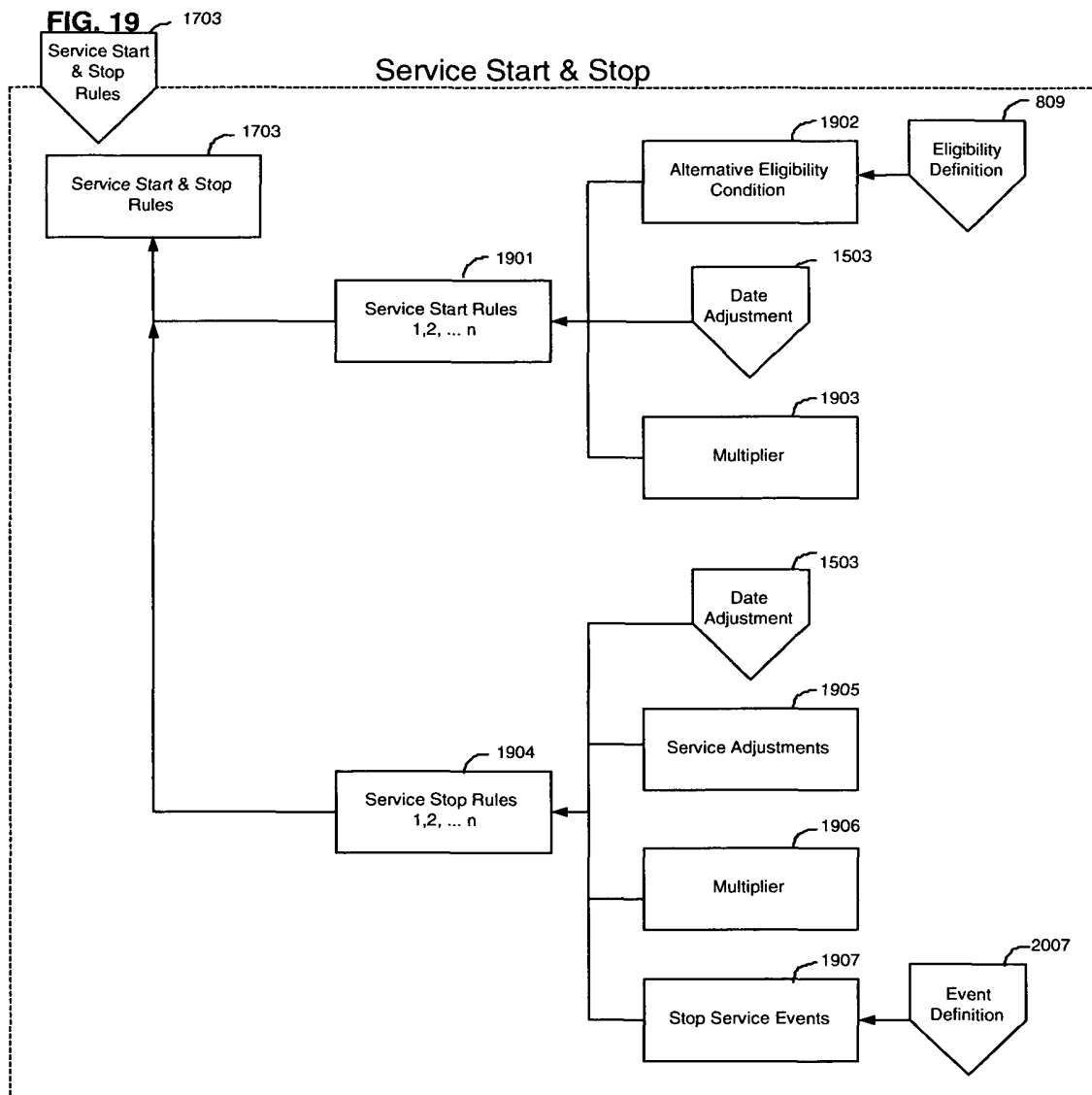


Fig. 20

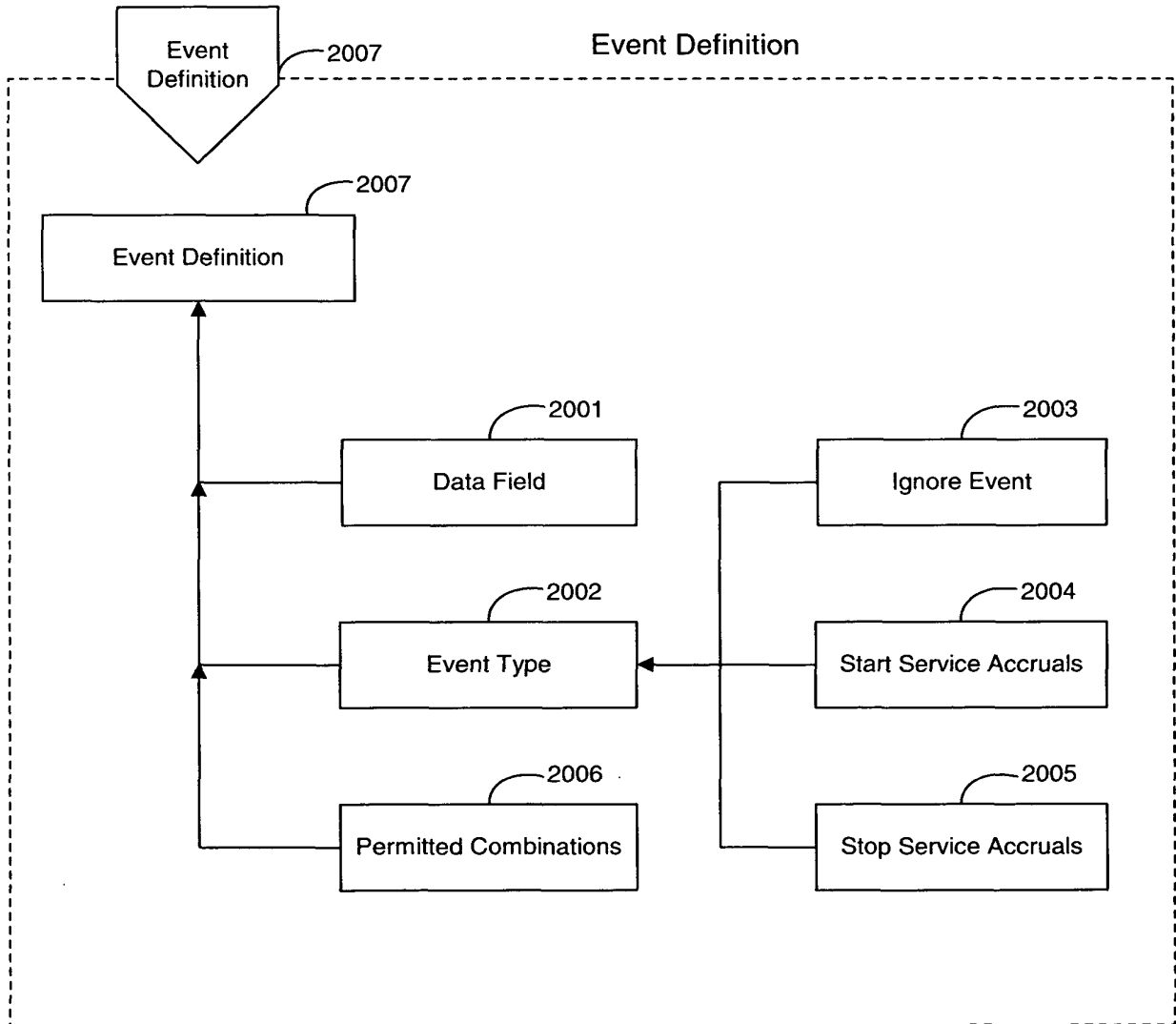


Fig. 21

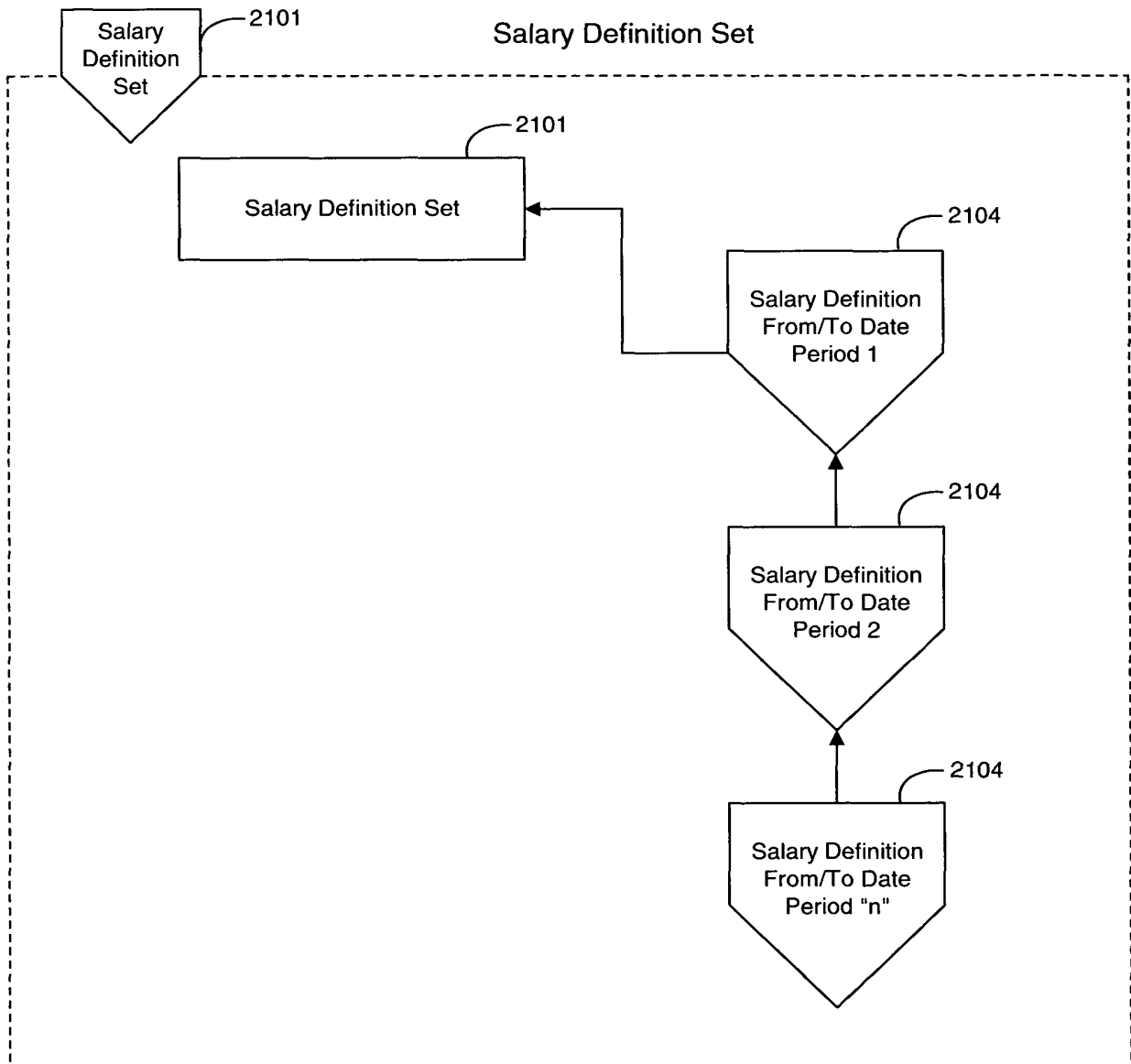


Fig. 22

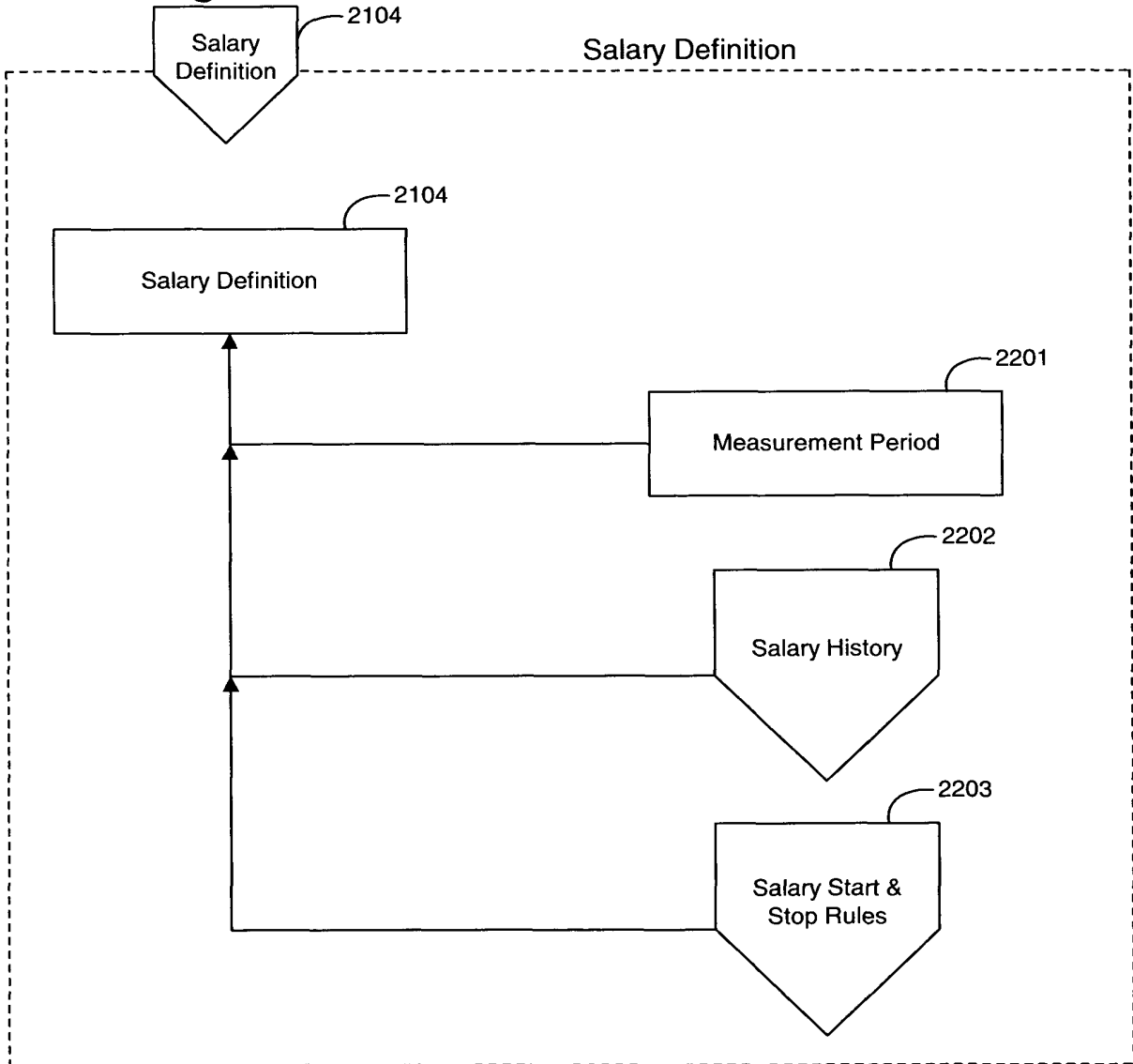


Fig. 23

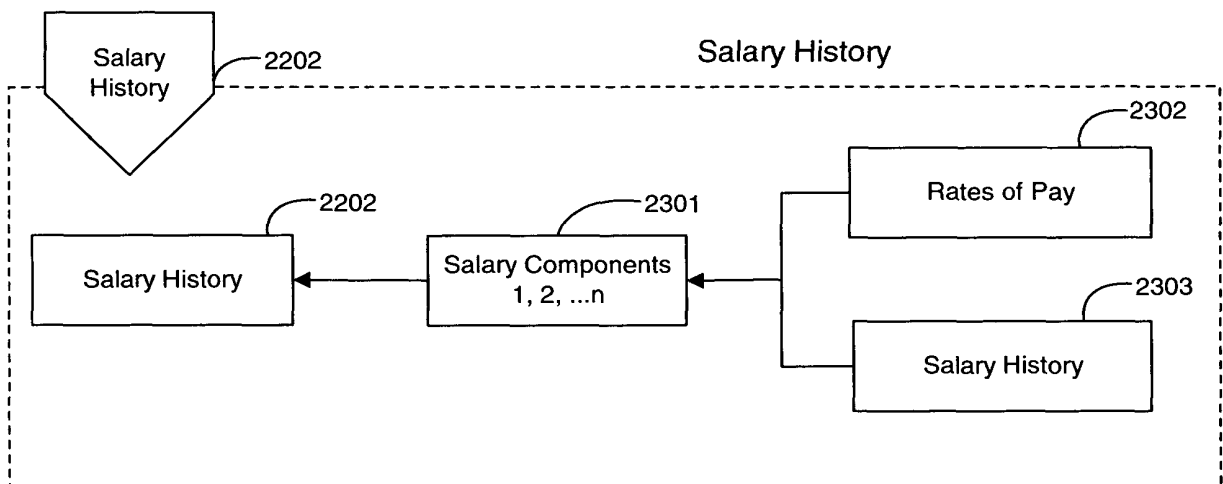


Fig. 24

Salary Definition

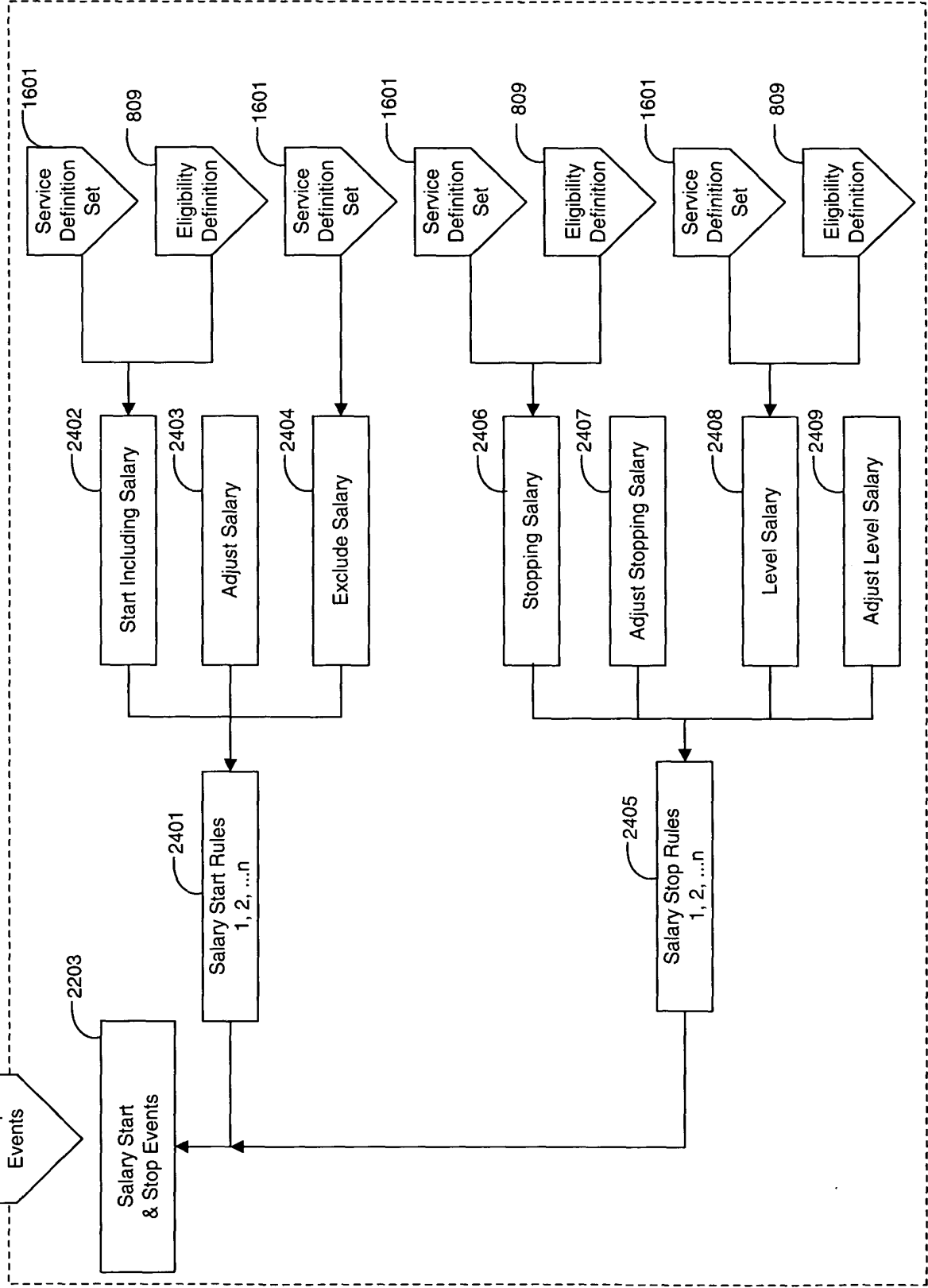


Fig. 25

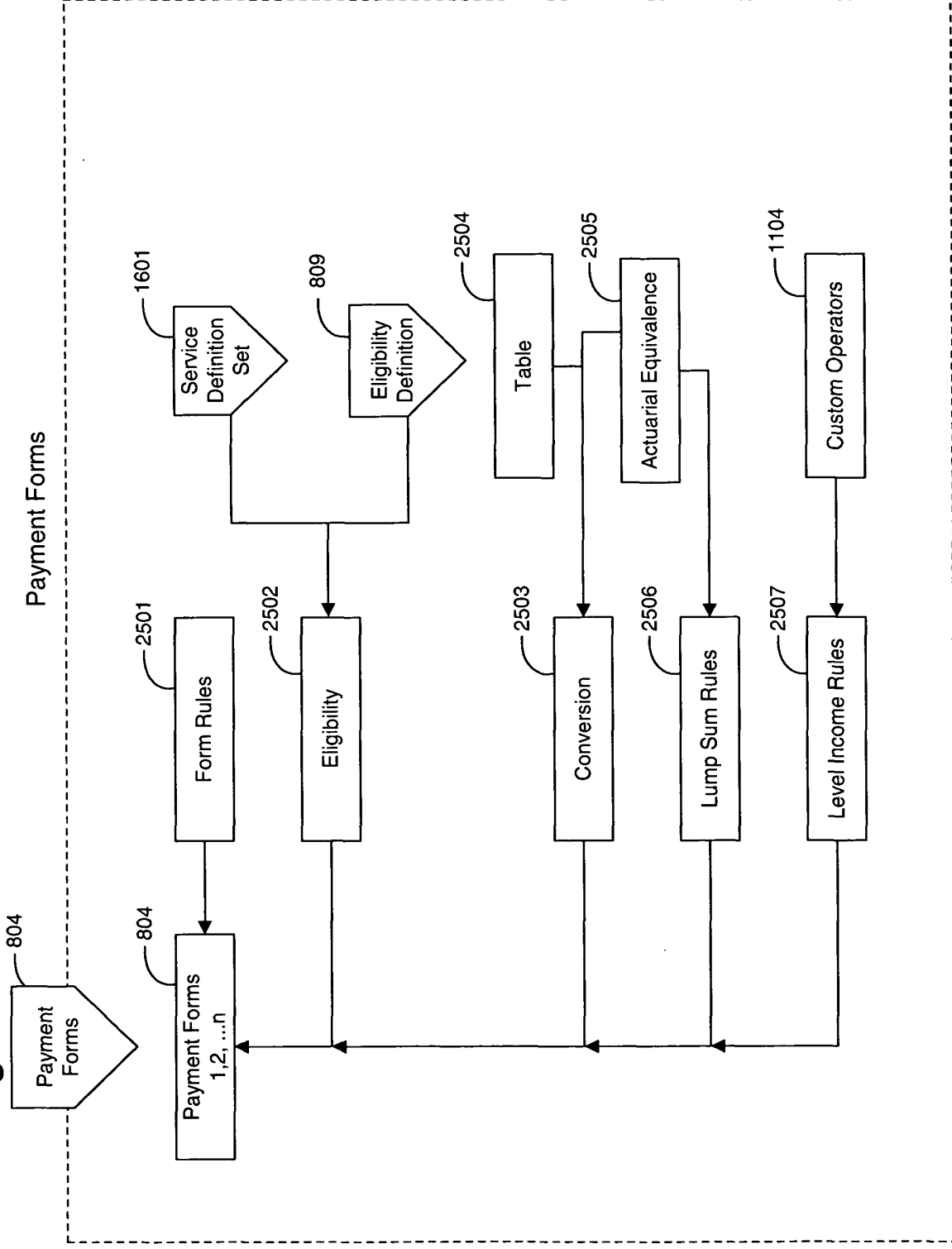
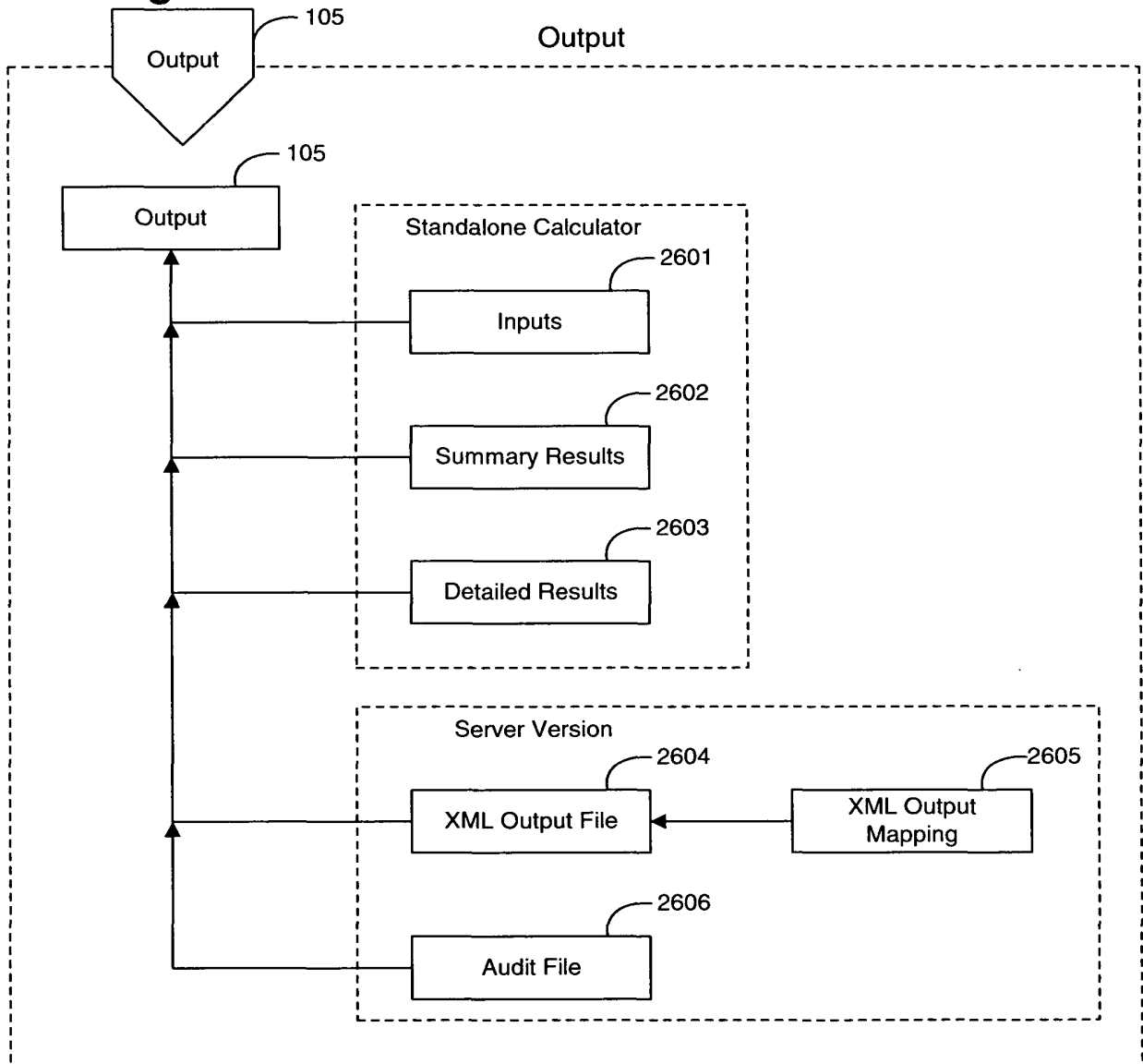


Fig. 26



Estimate Calculation Output
Page 1
May 5, 2003 10:40 AM

AA
AAAAA
Estimate Calculation Library - ProAdmin
AA
AAAAA

Name: demo2

System: demo_plan_1
Project: <ProAdmin>
Date Created: April 27, 2002 12:20 PM
Date Last Modified: May 5, 2003 10:39 AM

Person ID: 999887777
Type of Calculation: one decrement date, multiple commencement dates/ages
Decrement Date: 6/30/2002

Commencement Date(s): 7/01/2002

Commencement Age(s): 60y 0m
65y 0m

Plan Definition: Plan Def Individual Calculations
Census Specifications: Census Specs Individual Calculations
Projection Assumptions: Proj Assump Individual Calculations
Do not override salary inflation assumption
Output Definition: Output Def Individual Calculations - Fulfillment

Person ID	999887777
Date of Birth	5/1/1942
Normal Retirement Date	5/1/2007
Social Security Normal Retirement Age	65y 10m
Beneficiary Date of Birth	5/1/1939
Beneficiary Type	Spouse

Benefit Definition values as of prior Plan Year end (12/31/2001):

Ret - ACTIVES & NEW VT	21,851.1576
Ret - ACTIVES & NEW VT SBC	21,851.1576
Ret - ACTIVES & NEW VT Supp	500.0000
Ret - PRIOR VT	N/A
Ret - PRIOR VT SBCO	N/A

Benefit-related values as of the Decrement Date:

Decrement Date	6/30/2002
Attained age	60y 1m

Benefit Definition Value(s):

Ret - ACTIVES & NEW VT	23,691.9286
Ret - ACTIVES & NEW VT SBC	23,691.9286
Ret - ACTIVES & NEW VT Supp	500.0000
Ret - PRIOR VT	N/A
Ret - PRIOR VT SBCO	N/A

Benefit Formula Component Values:

#MAXBEN'65	160,000.0000
BASE	23,691.9286
BENED	37,255.0000
Benedob	14,364.0000
Bentype	2.0000
DOB	15,460.0000
DOH	22,953.0000
ERF	1.0000
FAE	50,950.3840
SPHND01	0.0000
SPHND02	0.0000
SPHND03	0.0000
SPHND04	0.0000
SPHND05	0.0000
SPHND06	0.0000
SPHND07	0.0000
SPHND08	0.0000
SPHND09	0.0000
SPHND10	0.0000
SPHND11	0.0000
SPHND13	0.0000

Fig. 27A

SSN	. . . . .	.99,887,777.0000	
STATUS	. . . . .	10.0000	
STATUSED	. . . . .	22,953.0000	
SuppBen	. . . . .	500.0000	
VEST	. . . . .	1.0000	
VTBEN	. . . . .	0.0000	
VTCRS	. . . . .	0.0000	
VTVS	. . . . .	0.0000	
Accrual Basis Component Values:			
5 #FAS_CUSTOM 10	. . . . .	50,950.384	
BENED	. . . . .	37,255.000	
STATUS	. . . . .	10.000	
STATUSED	. . . . .	22,953.000	
Benefit-related values as of Commencement Date(s):			
Commencement Date(s)	. . . . .	7/01/2002	5/01/2007
Attained age	. . . . .	60y 2m	65y 0m
Benefit Definition Value(s):			
Ret - ACTIVES & NEW VT	. . . . .	23,691.93	23,691.93
Ret - ACTIVES & NEW VT SBC	. . . . .	23,691.93	23,691.93
Ret - ACTIVES & NEW VT Supp	. . . . .	500.00	500.00
Ret - PRIOR VT	. . . . .	N/A	N/A
Ret - PRIOR VT SBCO	. . . . .	N/A	N/A
Benefit Formula Component Values:			
#MAXBEN'65	. . . . .	160,000.0000	160,000.0000
BASE	. . . . .	23,691.9286	23,691.9286
BENED	. . . . .	37,255.0000	37,255.0000
Benedob	. . . . .	14,364.0000	14,364.0000
Bentype	. . . . .	2.0000	2.0000
DOB	. . . . .	15,460.0000	15,460.0000
DOH	. . . . .	22,953.0000	22,953.0000
ERF	. . . . .	1.0000	1.0000
FAE	. . . . .	50,950.3840	50,950.3840
SPHND01	. . . . .	0.0000	0.0000
SPHND02	. . . . .	0.0000	0.0000
SPHND03	. . . . .	0.0000	0.0000
SPHND04	. . . . .	0.0000	0.0000
SPHND05	. . . . .	0.0000	0.0000
SPHND06	. . . . .	0.0000	0.0000
SPHND07	. . . . .	0.0000	0.0000
SPHND08	. . . . .	0.0000	0.0000
SPHND09	. . . . .	0.0000	0.0000
SPHND10	. . . . .	0.0000	0.0000
SPHND11	. . . . .	0.0000	0.0000
SPHND13	. . . . .	0.0000	0.0000
SSN	. . . . .	.99,887,777.0000	.99,887,777.0000
STATUS	. . . . .	10.0000	10.0000
STATUSED	. . . . .	22,953.0000	22,953.0000
SuppBen	. . . . .	500.0000	500.0000
VEST	. . . . .	1.0000	1.0000
VTBEN	. . . . .	0.0000	0.0000
VTCRS	. . . . .	0.0000	0.0000
VTVS	. . . . .	0.0000	0.0000
Accrual Basis Component Values:			
5 #FAS_CUSTOM 10	. . . . .	50,950.384	50,950.384
BENED	. . . . .	37,255.000	37,255.000
STATUS	. . . . .	10.000	10.000
STATUSED	. . . . .	22,953.000	22,953.000

Fig. 27B

Annual payment form values at Commencement Date(s):

Benefit Definition: Ret - ACTIVES & NEW VT		Primary Bft	Benef. Bft	Other Bft	Chg. Date
Commencement date:	7/1/2002				
Attained age:	60y 2m				
Life Annuity		23,691.96	N/A	N/A	
50% Joint & Survivor		21,891.36	10,945.68	N/A	
66 2/3% Joint & Survivor		21,370.08	14,253.84	N/A	
100% Joint & Survivor		20,375.04	20,375.04	N/A	
Commencement date:	5/1/2007				
Attained age:	65y 0m				
Life Annuity		23,691.96	N/A	N/A	
50% Joint & Survivor		21,559.68	10,779.84	N/A	
66 2/3% Joint & Survivor		20,943.72	13,969.44	N/A	
100% Joint & Survivor		19,806.48	19,806.48	N/A	
Benefit Definition: Ret - ACTIVES & NEW VT SBC		Primary Bft	Benef. Bft	Other Bft	Chg. Date
Commencement date:	5/1/2007				
Attained age:	65y 0m				
LIFE ANNUITY DEF TO 65		23,691.96	N/A	N/A	
Benefit Definition: Ret - ACTIVES & NEW VT Supp		Primary Bft	Benef. Bft	Other Bft	Chg. Date
Commencement date:	7/1/2002				
Attained age:	60y 2m				
Life Annuity Supp		500.04	N/A	N/A	5/01/2004
50% Joint & Survivor Supp		462.00	231.00	N/A	5/01/2004
66 2/3% Joint & Survivor Supp		450.96	300.84	N/A	5/01/2004
100% Joint & Survivor Supp		429.96	429.96	N/A	5/01/2004
Date/Age/Service output results:					
DOP		1/01/1972			
NRD		5/01/2007			
Total Vesting Service Actives & New VT's		39.667			
Total Credited Service Actives and New VT's		31.000			

Fig. 27C

Sample Life Output
Page 1

May 5, 2003 10:44 AM

Reports Printed:

Fig. 28A

Input Data

Benefit Definition

Benefit: Ret - ACTIVES & NEW VT

Benefit Definition

Benefit: Ret - ACTIVES & NEW VT SBC

Benefit Definition

Benefit: Ret - ACTIVES & NEW VT Supp

Benefit Definition

Benefit: Ret - PRIOR VT

Benefit Definition

Benefit: Ret - PRIOR VT SBCO

Benefit Formula Component

Name: #MAXBEN 65

Benefit Formula Component

Name: BASE

Type: Accrual Definition

Benefit Formula Component

Name: DOB

Type: Database Field

Benefit Formula Component

Name: DOH

Type: Database Field

Benefit Formula Component

Name: ERF

Type: Table

Benefit Formula Component

Name: FAE

Type: Accrual Definition

Benefit Formula Component

Name: STATUS

Type: Database Field

Benefit Formula Component

Name: SUPPBEN

Type: Constant

Benefit Formula Component

Name: VEST

Type: Table

Benefit Formula Component

Name: VT BEN

Type: Database Field (expression)

Benefit Formula Component
 Name: VTCRS
 Type: Database Field (expression)

Benefit Formula Component
 Name: VTVS
 Type: Database Field (expression)

Accrual Definition Basis Formula
 Name: BASE

Accrual Definition Basis Formula
 Name: FAE

Accrual Basis Component
 Name: 5 #FAS_CUSTOM 10

Accrual Basis Component
 Name: BENED

Accrual Basis Component
 Name: STATUS

Accrual Basis Component
 Name: STATUSED

415(b) Maximum Benefit Limit
 Benefit: Ret - ACTIVES & NEW VT

415(b) Maximum Benefit Limit
 Benefit: Ret - ACTIVES & NEW VT SBC

415(b) Maximum Benefit Limit
 Benefit: Ret - ACTIVES & NEW VT Supp

415(b) Maximum Benefit Limit
 Benefit: Ret - PRIOR VT

415(b) Maximum Benefit Limit
 Benefit: Ret - PRIOR VT SBCO

Payment Form Value
 Benefit: Ret - ACTIVES & NEW VT
 Payment form: Life Annuity

Payment Form Value
 Benefit: Ret - ACTIVES & NEW VT
 Payment form: 50% Joint & Survivor

Payment Form Value
 Benefit: Ret - ACTIVES & NEW VT
 Payment form: 66 2/3% Joint & Survivor

Payment Form Value
 Benefit: Ret - ACTIVES & NEW VT
 Payment form: 100% Joint & Survivor

Payment Form Value
 Benefit: Ret - ACTIVES & NEW VT SBC
 Payment form: Lump Sum (SBCO)

Fig. 28B

Payment Form Value

Benefit: Ret - ACTIVES & NEW VT SBC
Payment form: LIFE ANNUITY DEF TO 65

Payment Form Value

Benefit: Ret - ACTIVES & NEW VT Supp
Payment form: Life Annuity Supp

Payment Form Value

Benefit: Ret - ACTIVES & NEW VT Supp
Payment form: 50% Joint & Survivor Supp

Payment Form Value

Benefit: Ret - ACTIVES & NEW VT Supp
Payment form: 66 2/3% Joint & Survivor Supp

Payment Form Value

Benefit: Ret - ACTIVES & NEW VT Supp
Payment form: 100% Joint & Survivor Supp

Payment Form Value

Benefit: Ret - PRIOR VT
Payment form: Life Annuity

Payment Form Value

Benefit: Ret - PRIOR VT
Payment form: 50% Joint & Survivor

Payment Form Value

Benefit: Ret - PRIOR VT
Payment form: 66 2/3% Joint & Survivor

Payment Form Value

Benefit: Ret - PRIOR VT
Payment form: 100% Joint & Surviovr

Payment Form Value

Benefit: Ret - PRIOR VT SBCO
Payment form: Lump Sum (SBCO)

Payment Form Value

Benefit: Ret - PRIOR VT SBCO
Payment form: LIFE ANNUITY DEF TO 65

Service Definition

Name: Vested Service - Elapsed Time

Service Definition

Name: Vested Service - Elapsed Time (Base Svc)

Service Definition

Name: Elapsed Svc Completed Months for FAE

Service Definition

Name: Credited Service - Elapsed Time

Service Definition

Name: Credited Service - Reported Hours

Service Definition

Name: Vesting Service For Prior VT's

Fig. 28C

Service Definition Set
Name: VESTED SERVICE - Elapsed Time (Base Service Set)

Service Definition Set
Name: VESTED SERVICE - For NRD

Service Definition Set
Name: Elapsed for FAE Gross-Up (Completed Months)

Service Definition Set
Name: CREDITED SERVICE - ELASPED/REPORTED

Service Definition Set
Name: VESTED SERVICE FOR PRIOR VT'S FOR FULLFILLMENT

Salary Definition
Name: Base Pay

Salary Definition Set
Name: Base Pay (Base Salary Set)
AA

Estimate: demo2
Client: demo_plan_1
Project: <ProAdmin>
Run Date: May 5, 2003 10:44 AM

Person ID: 999887777
Plan Definition: Plan Def Individual Calculations
Census Specifications: Census Specs Individual Calculations
Projection Assumptions: Proj Assump Individual Calculations

Input Data
Page 2

May 5, 2003 10:44 AM

UAAA
3 3 PersonID: 999887777 3
AAA
3 BeneDOB 3 05/01/1939 3
3 BenHistEffDte 3 1/01/2002 01/01/2002 3
3 Bentye 3 Spouse 3
3 CSBreakUnit 3 12/31/1991 0 3
3 3 12/31/1993 0 3
3 3 12/31/1994 0 3
3 3 12/31/1995 0 3
3 3 12/31/1996 0 3
3 3 12/31/1997 0 3
3 3 12/31/1998 0 3
3 3 12/31/1999 0 3
3 3 12/31/2000 0 3
3 3 12/31/2001 0 3
3 CSD 3 01/01/1972 3
3 CSHist 3 12/31/2001 29 3
3 DOB 3 05/01/1942 3
3 DOH 3 11/05/1962 3
3 DOP 3 01/01/1972 3
3 ERD 3 *01/01/4000 3
3 Hours 3 1/01/1993 12/31/1993 2,094 3
3 3 1/01/1994 12/31/1994 2,133 3
3 3 1/01/1995 12/31/1995 1,993 3
3 3 1/01/1996 12/31/1996 2,168 3

Fig. 28D

3	3	1/01/1997	12/31/1997	2,270	3			
3	3	1/01/1998	12/31/1998	2,207	3			
3	3	1/01/1999	12/31/1999	2,134	3			
3	3	1/01/2000	12/31/2000	2,080	3			
3	3	1/01/2001	12/31/2001	2,080	3			
3	PayBase	1/01/1982	12/31/1982	13,514.95	3			
3	3	1/01/1983	12/31/1983	13,152.20	3			
3	3	1/01/1984	12/31/1984	14,328.81	3			
3	3	1/01/1985	12/31/1985	16,485.08	3			
3	3	1/01/1986	12/31/1986	20,335.74	3			
3	3	1/01/1987	12/31/1987	22,264.38	3			
3	3	1/01/1988	12/31/1988	27,379.28	3			
3	3	1/01/1989	12/31/1989	35,552.52	3			
3	3	1/01/1990	12/31/1990	36,726.01	3			
3	3	1/01/1991	12/31/1991	37,046.31	3			
3	3	1/01/1992	12/31/1992	31,493.88	3			
3	3	1/01/1993	12/31/1993	34,171.17	3			
3	3	1/01/1994	12/31/1994	37,028.50	3			
3	3	1/01/1995	12/31/1995	36,952.60	3			
3	3	1/01/1996	12/31/1996	40,562.01	3			
3	3	1/01/1997	12/31/1997	44,194.72	3			
3	3	1/01/1998	12/31/1998	44,643.56	3			
3	3	1/01/1999	12/31/1999	47,545.96	3			
3	3	1/01/2000	12/31/2000	50,250.40	3			
3	3	1/01/2001	12/31/2001	56,156.00	3			
3	Sex	Female			3			
3	SHCode01	*0			3			
3	SHCode02	*0			3			
3	SHCode03	*0			3			
3	SHCode04	*0			3			
3	SHCode05	*0			3			
3	SHCode06	*0			3			
3	SHCode07	*0			3			
3	SHCode08	*0			3			
3	SHCode09	*0			3			
3	SHCode10	*0			3			
3	SHCode11	*0			3			
3	SHCode13	*0			3			
3	SSN	99,887,777			3			
3	StatEffDate	11/05/1962 11/05/1962			3			
3	Status	11/05/1962 Active			3			
3	StatusHistory	11/05/1962 10			3			
3	VestBen	1/01/2002 21,122.79			3			
3	VSBreakUnit	12/31/1991 0			3			
3	3	12/31/1993 0			3			
3	3	12/31/1994 0			3			
3	3	12/31/1995 0			3			
3	3	12/31/1996 0			3			
3	3	12/31/1997 0			3			
3	3	12/31/1998 0			3			
3	3	12/31/1999 0			3			
3	3	12/31/2000 0			3			
3	3	12/31/2001 0			3			
3	VSD	11/05/1962			3			
3	VSHist	12/31/2001 39.17			3			
AAUU								
* = Default value								

Fig. 28E

12345*002 2002-07-02-11.47.14.155000

Fig. 29A

Date Created: May 5, 2003 10:59 AM
Date Last Modified: May 5, 2003 10:59 AM
Type of Calculation: one decrement date, multiple commencement dates/ages
Decrement Date: 6/30/2002

Commencement Date(s): 7/01/2002
5/01/2004
5/01/2007

Commencement Age(s): <unspecified>

Plan Definition: Plan Def Individual Calculations
Census Specifications: Census Specs Individual Calculations
Projection Assumptions: Proj Assump Individual Calculations
Do not override salary inflation assumption
Output Definition: Output Def Individual Calculations - Fulfillment

Person ID 999887777
Date of Birth 5/1/1942
Normal Retirement Date 5/1/2007
Social Security Normal Retirement Age 65y 10m
Beneficiary Date of Birth 5/1/1939
Beneficiary Type Spouse

Benefit Definition values as of prior Plan Year end (12/31/2001):

Ret - ACTIVES & NEW VT 21,851.1576
Ret - ACTIVES & NEW VT SBC 21,851.1576
Ret - ACTIVES & NEW VT Supp 500.0000
Ret - PRIOR VT N/A
Ret - PRIOR VT SBCO N/A

Benefit-related values as of the Decrement Date:

Decrement Date 6/30/2002
Attained age 60y 1m

Benefit Definition Value(s):

Ret - ACTIVES & NEW VT 23,691.9286
Ret - ACTIVES & NEW VT SBC 23,691.9286
Ret - ACTIVES & NEW VT Supp 500.0000
Ret - PRIOR VT N/A
Ret - PRIOR VT SBCO N/A

Benefit Formula Component values:

#MAXBEN*65 160,000.0000
BASE 23,691.9286
BENED 37,254.0000
Benedob 14,364.0000
Bentype 2.0000
DOB 15,460.0000
DOH 22,953.0000
ERF 1.0000
FAE 50,950.3840
SPHND01 0.0000
SPHND02 0.0000
SPHND03 0.0000
SPHND04 0.0000
SPHND05 0.0000
SPHND06 0.0000
SPHND07 0.0000
SPHND08 0.0000
SPHND09 0.0000
SPHND10 0.0000
SPHND11 0.0000
SPHND13 0.0000
SSN 99,887,777.0000
STATUS 10.0000
STATUSED 22,953.0000
SuppBen 500.0000
VEST 1.0000
VTBEN 0.0000
VTCRS 0.0000
VTVS 0.0000

Accrual Basis Component values:

5 #FAS_CUSTOM 10 50,950.384
BENED 37,254.000
STATUS 10.000
STATUSED 22,953.000

Benefit-related values as of Commencement Date(s):				
Commencement Date(s)	7/01/2002	5/01/2004	5/01/2007	
Attained age	60y 2m	62y 0m	65y 0m	
Benefit Definition Value(s):				
Ret - ACTIVES & NEW VT	23,691.93	23,691.93	23,691.93	
Ret - ACTIVES & NEW VT SBC	23,691.93	23,691.93	23,691.93	
Ret - ACTIVES & NEW VT Supp	500.00	500.00	500.00	
Ret - PRIOR VT	N/A	N/A	N/A	
Ret - PRIOR VT SBCO	N/A	N/A	N/A	
Benefit Formula Component Values:				
#MAXBEN'65	160,000.0000	160,000.0000	160,000.0000	
BASE	23,691.9286	23,691.9286	23,691.9286	
BENED	37,254.0000	37,254.0000	37,254.0000	
Benedob	14,364.0000	14,364.0000	14,364.0000	
Bentype	2.0000	2.0000	2.0000	
DOB	15,460.0000	15,460.0000	15,460.0000	
DOH	22,953.0000	22,953.0000	22,953.0000	
ERF	1.0000	1.0000	1.0000	
FAE	50,950.3840	50,950.3840	50,950.3840	
SPHND01	0.0000	0.0000	0.0000	
SPHND02	0.0000	0.0000	0.0000	
SPHND03	0.0000	0.0000	0.0000	
SPHND04	0.0000	0.0000	0.0000	
SPHND05	0.0000	0.0000	0.0000	
SPHND06	0.0000	0.0000	0.0000	
SPHND07	0.0000	0.0000	0.0000	
SPHND08	0.0000	0.0000	0.0000	
SPHND09	0.0000	0.0000	0.0000	
SPHND10	0.0000	0.0000	0.0000	
SPHND11	0.0000	0.0000	0.0000	
SPHND13	0.0000	0.0000	0.0000	
SSN	99,887,777.0000	99,887,777.0000	99,887,777.0000	
STATUS	10.0000	10.0000	10.0000	
STATUSED	22,953.0000	22,953.0000	22,953.0000	
SuppBen	500.0000	500.0000	500.0000	
VEST	1.0000	1.0000	1.0000	
VTBEN	0.0000	0.0000	0.0000	
VTCS	0.0000	0.0000	0.0000	
VTVS	0.0000	0.0000	0.0000	
Accrual Basis Component Values:				
5 #FAS_CUSTOM 10	50,950.384	50,950.384	50,950.384	
BENED	37,254.000	37,254.000	37,254.000	
STATUS	10.000	10.000	10.000	
STATUSED	22,953.000	22,953.000	22,953.000	

Annual payment form values at Commencement Date(s):

Benefit Definition: Ret - ACTIVES & NEW VT		Primary Bft	Benef. Bft	Other Bft	Chg. Date
Commencement date:	7/1/2002				
Attained age:	60y 2m				
Life Annuity		23,691.96	N/A	N/A	
50% Joint & Survivor		21,891.36	10,945.68	N/A	
66 2/3% Joint & Survivor		21,370.08	14,253.84	N/A	
100% Joint & Survivor		20,375.04	20,375.04	N/A	
Commencement date:	5/1/2004				
Attained age:	62y 0m				
Life Annuity		23,691.96	N/A	N/A	
50% Joint & Survivor		21,796.56	10,898.28	N/A	
66 2/3% Joint & Survivor		21,251.64	14,174.88	N/A	
100% Joint & Survivor		20,209.20	20,209.20	N/A	
Commencement date:	5/1/2007				
Attained age:	65y 0m				
Life Annuity		23,691.96	N/A	N/A	
50% Joint & Survivor		21,559.68	10,779.84	N/A	
66 2/3% Joint & Survivor		20,943.72	13,969.44	N/A	
100% Joint & Survivor		19,806.48	19,806.48	N/A	

Fig. 29B

Benefit Definition: Ret - ACTIVES & NEW VT SBC		Primary Bft	Benef. Bft	Other Bft	Chg. Date
Commencement date: 5/1/2007					
Attained age: 65y 0m					
LIFE ANNUITY DEF TO 65		23,691.96	N/A	N/A	

Benefit Definition: Ret - ACTIVES & NEW VT Supp		Primary Bft	Benef. Bft	Other Bft	Chg. Date
Commencement date: 7/1/2002					
Attained age: 60y 2m					
Life Annuity Supp		500.04	N/A	N/A	5/01/2004
50% Joint & Survivor Supp		462.00	231.00	N/A	5/01/2004
66 2/3% Joint & Survivor Supp		450.96	300.84	N/A	5/01/2004
100% Joint & Survivor Supp		429.96	429.96	N/A	5/01/2004

Date/Age/Service output results:

DOP	1/01/1972
NRD	5/01/2007
Ttoal Vesting Service Actives & New VT's . . .	39.667
Total Credited Service Actives and New VT'S .	31.000

Status	11/05/1962	Active
DOB	05/01/1942	
DOH	11/05/1962	
Sex	Female	
Bentype	Spouse	
BeneDOB	05/01/1939	
StatusHistory	11/05/1962	10
StatEffDate	11/05/1962	11/05/1962
BenHistEffDte	12/31/2001	12/31/2001
VSD	11/05/1962	
VSBreakUnit	12/31/1991	0
	12/31/1993	0
	12/31/1994	0
	12/31/1995	0
	12/31/1996	0
	12/31/1997	0
	12/31/1998	0
	12/31/1999	0
	12/31/2000	0
	12/31/2001	0
PayBase	1/01/1982	12/31/1982 13,514.95
	1/01/1983	12/31/1983 13,152.20
	1/01/1984	12/31/1984 14,328.81
	1/01/1985	12/31/1985 16,485.08
	1/01/1986	12/31/1986 20,335.74
	1/01/1987	12/31/1987 22,264.38
	1/01/1988	12/31/1988 27,379.28
	1/01/1989	12/31/1989 35,552.52
	1/01/1990	12/31/1990 36,726.01
	1/01/1991	12/31/1991 37,046.31
	1/01/1992	12/31/1992 31,493.88
	1/01/1993	12/31/1993 34,171.17
	1/01/1994	12/31/1994 37,028.50
	1/01/1995	12/31/1995 36,952.60
	1/01/1996	12/31/1996 40,562.01
	1/01/1997	12/31/1997 44,194.72
	1/01/1998	12/31/1998 44,643.56
	1/01/1999	12/31/1999 47,545.96
	1/01/2000	12/31/2000 50,250.40
	1/01/2001	12/31/2001 56,156.00
CSD	01/01/1972	
CSBreakUnit	12/31/1991	0
	12/31/1993	0
	12/31/1994	0
	12/31/1995	0
	12/31/1996	0
	12/31/1997	0
	12/31/1998	0
	12/31/1999	0
	12/31/2000	0
	12/31/2001	0
Hours	1/01/1993	12/31/1993 2,094

Fig. 29C

```

1/01/1994 12/31/1994 2,133
1/01/1995 12/31/1995 1,993
1/01/1996 12/31/1996 2,168
1/01/1997 12/31/1997 2,270
1/01/1998 12/31/1998 2,207
1/01/1999 12/31/1999 2,134
1/01/2000 12/31/2000 2,080
1/01/2001 12/31/2001 2,080
VSHist 12/31/2001 39.17
ERD *01/01/4000
SHCode01 *0
SHCode02 *0
SHCode03 *0
SHCode04 *0
SHCode05 *0
SHCode06 *0
SHCode07 *0
SHCode08 *0
SHCode09 *0
SHCode10 *0
SHCode11 *0
SHCode13 *0
SSN 99,887,777
VestBen 1/01/2002 21,851.16
CSHist 12/31/2001 30
DOP 01/01/1972
* = Default value

```

Fig. 29D

```

Benefit: VS := VTVS &
CRS := VTCRS &
BIRTHDATE := DOB &
HIREDATE := DOH &

```

```

VTBEN * ERF
Expression: PRIOR VT

```

```

Benefit: BASE * ERF * VEST

```

```

; BASE is 1.5% of FAE time service
; ERF is the early retirement factor table
; VEST is the vesting schedule
Expression: ACTIVES & NEW VT

```

```

Benefit: FAS := FAE &
STAT := STATUS &

```

```

BASE #min (#maxben 65)
Expression: ACTIVES & NEW VT SBC

```

```

Benefit: VTBEN #min (#maxben 65)
Expression: PRIOR VT SBCO

```

```

Benefit: BIRTHDATE := DOB &
HIREDATE := DOH &

```

```

SuppBen
Expression: ACTIVES & NEW VT Supp

```

Accrual Basis Component: 5'#FAS_CUSTOM'10

Date	Age	Salary per Definition	401(a) Maximum	Limited Salary	Averag- ing Period	Consid- ered Period	Final Average Salary
12/31/1960	18y 8m	0.00	150,000.00	0.00	0.000000	0.000000	0.00
12/31/1961	19y 8m	0.00	150,000.00	0.00	0.000000	0.000000	0.00
12/31/1962	20y 8m	0.00	150,000.00	0.00	0.000000	0.000000	0.00
12/31/1963	21y 8m	0.00	150,000.00	0.00	0.000000	0.000000	0.00
12/31/1964	22y 8m	0.00	150,000.00	0.00	0.000000	0.000000	0.00
12/31/1965	23y 8m	0.00	150,000.00	0.00	0.000000	0.000000	0.00
12/31/1966	24y 8m	0.00	150,000.00	0.00	0.000000	0.000000	0.00
12/31/1967	25y 8m	0.00	150,000.00	0.00	0.000000	0.000000	0.00
12/31/1968	26y 8m	0.00	150,000.00	0.00	0.000000	0.000000	0.00

